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M. C. CLAY,
COMMISSIONER.

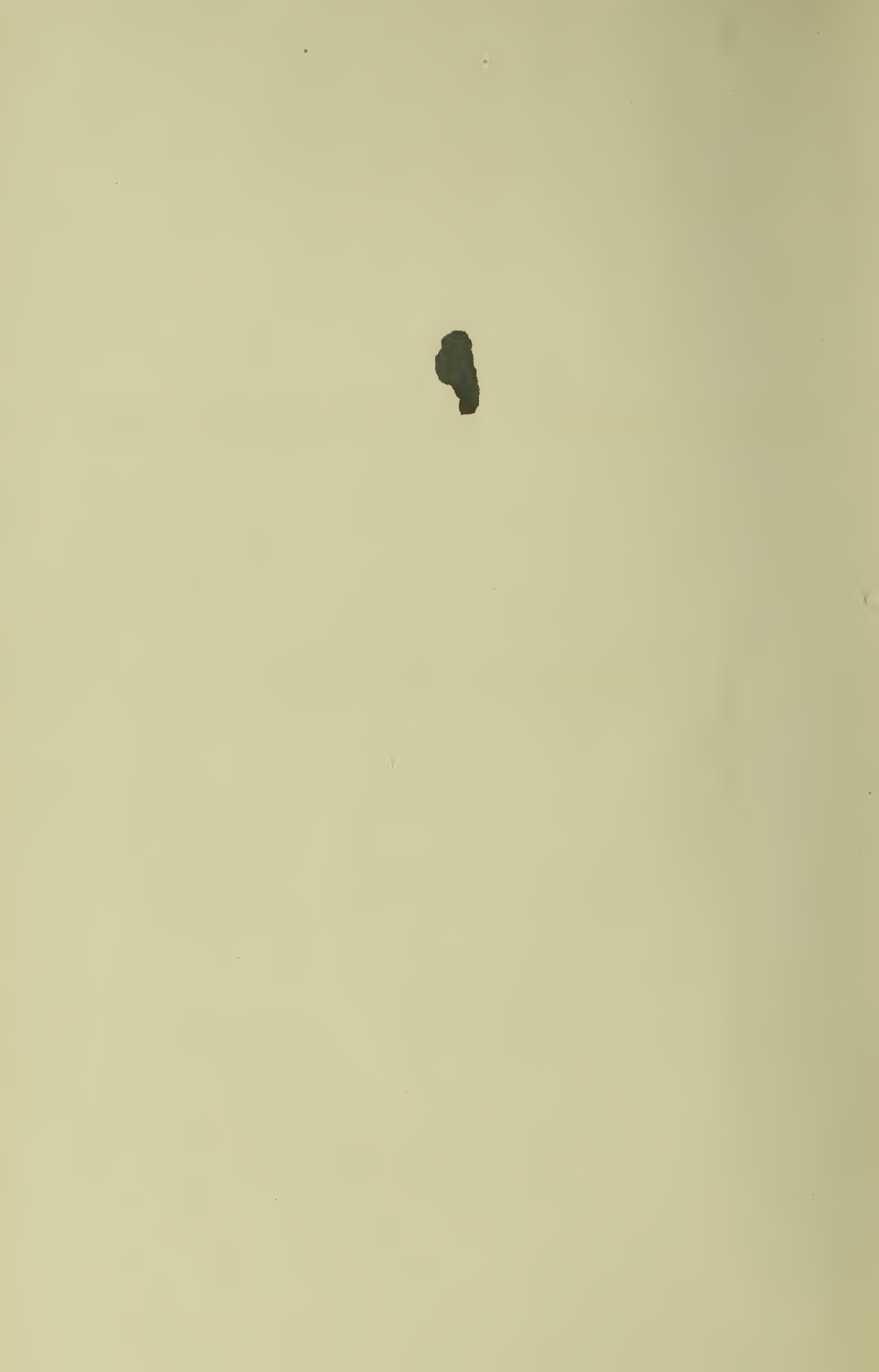
J. F. VANSANT,
DEPUTY COMMISSIONER.

INSURANCE DEPARTMENT
OF KENTUCKY

Compliments of

M. C. Clay

Insurance Commissioner



ANNUAL REPORT

OF THE

Insurance Commissioner

SEP 25 1916

OF THE

State of Kentucky

FOR THE

YEAR ENDING DECEMBER 31st, 1914

PART I

FIRE, MARINE AND INLAND INSURANCE



3689
K 41
v. 45

FORTY-FIFTH ANNUAL REPORT

INSURANCE DEPARTMENT OF KENTUCKY,

July 21, 1915.

HON. H. M. BOSWORTH, *Auditor*.

SIR: In compliance with the law I submit herewith Part I. of the Forty-fifth Annual Report of this Department, giving abstracts of the Annual Statements of Fire and Fire Marine Insurance Companies authorized to transact business in this State at the close of the year 1914.

On January 1, 1914, there were one hundred and forty Fire and Fire Marine Insurance Companies doing business in this State under authority from this Department.

During the year The Ohio Valley Fire and Marine Insurance Company, of Paducah, Ky., was authorized to transact business of insurance in this State as a stock fire and fire marine insurance company.

The Indemnity Fire Insurance Company, Covington, Ky., the Kentucky Fire Insurance Company, of Covington, and the McLean County Farmers Co-operative Fire Insurance Company, Calhoun, Ky., were authorized to transact business in Kentucky as assessment, or co-operative, fire insurance companies.

The New Jersey Fire Insurance Company, of Newark, N. J., was authorized to transact business in this State as a stock fire insurance company—and the name of the Pelican Assurance Company, New York, was changed to that of the Imperial Assurance Company, New York, N. Y.

During the year the following Companies ceased to transact business in the State.

The German Security Insurance Company, Louisville, Ky., re-insured its business with the Boston Insurance Company, Boston, Mass.

The Farmers Mutual Equity Insurance Society, Henderson, Ky., retired from business.

The Peoples' Fire Insurance Company, Louisville, Ky., an assessment insurance corporation, was placed in the hands of a Receiver.

The Buffalo Commercial Insurance Company, Buffalo, N. Y.,

merged with the Buffalo German Insurance Company, of the same city.

The Citizens Fire Insurance Company, Charlestown, West Virginia, re-insured with the Niagara Fire Insurance Company, New York, N. Y.

The City of New York Insurance Company, New York, N. Y., withdrew.

The Dixie Fire Insurance Company, Greensboro, N. C., re-insured with the Hartford Fire Insurance Company, Hartford, Conn., in January, 1915 and filed no statement with this Department.

The National Ben Franklin Fire Insurance Company, Pittsburgh Pa., withdrew from the State in January, 1914.

The National Lumber Insurance Company, Buffalo, N. Y., re-insured its business in the New Hampshire Fire Insurance Company, Manchester, N. H.

The Peoples National Fire Insurance Company, Philadelphia, Pa., withdrew from the State.

The Western Insurance Company, Pittsburgh, Pa., re-insured in the Williamsburg City Fire Insurance Company, New York, N. Y.

The Law Union and Rock Insurance Company, London, Eng., during the year ceased to write business in this State.

On January 1, 1915, there were 133 Fire and Fire Marine Insurance Companies doing business in this State by authority from this Department.

KENTUCKY STOCK COMPANIES.

The paid-up capital of the four stock fire insurance companies of this State amounts to \$910,095.00. Their total assets were on December 31, 1914, \$1,775,365.10, an increase of \$191,084.55; liabilities except paid-up capital and surplus, \$501,718.41, an increase of \$100,712.07; surplus, \$363,551.69, a decrease of \$77,022.52; income \$940,099.08, an increase of \$309,000.32; disbursements, \$780,719.06, an increase of \$148,425.12; risks written, \$29,922,574.43, a decrease of \$5,124,150.57; premiums received \$491,918.71, an increase of \$26,285.38; losses paid, \$384,543.89, an increase of \$219,107.64.

KENTUCKY MUTUAL COMPANIES.

The three mutual fire insurance companies of this State reported as of December 31, 1914, assets, \$604,830.75, a decrease of \$889.03; liabilities, \$67,642.40, a decrease of \$263,809.28; income, \$48,479.49, a decrease of \$27,463.32; disbursements, \$45,557.36, a decrease of \$22,101.82; risks written, \$3,353,895.00, an increase of \$329,080.00; premiums received, \$21,046.60, an increase of \$1,797.40; losses paid, \$24,859.23, an increase of \$8,025.07.

KENTUCKY ASSESSMENT COMPANIES.

The twenty-six assessment, or co-operative fire insurance companies of this State, reported as of December 31, 1914, assets, \$299,385.09, a decrease of \$63,269.05; income, \$187,955.24, a decrease of \$61,359.33; disbursements, \$174,932.56, a decrease of \$76,255.79; risks written, \$7,904,909.00, an increase of \$1,443,675.00; premiums received, \$158,039.90, a decrease of \$24,439.28; losses paid, \$79,121.45, a decrease of \$69,850.00.

FIRE AND FIRE MARINE INSURANCE COMPANIES OF OTHER STATES.

The sixty-six companies of this class report as follows: Capital, \$67,800,000.00, a decrease of \$3,530,000.00; assets, \$420,477,003.03, a decrease of \$1,821,179.97; liabilities, except paid-up capital and surplus, \$227,603,382.49, an increase of \$5,088,414.65; surplus, \$125,073,620.59, a decrease of \$3,379,594.62; income, \$219,784,996.94, a decrease of \$1,764,669.50; disbursements, \$211,164,111.04, an increase of \$990,986.15; risks written, \$32,544,725,309.25; premiums received, \$195,609,135.60; losses paid, \$113,271,951.01.

MUTUAL COMPANIES OF OTHER STATES.

The four mutual companies of other States report as of December 31, 1914: Assets, \$2,679,835.77; liabilities, \$977,993.57; income, \$1,974,556.13; expenditures \$1,704,273.77; risks written, \$97,041,382.00; premiums received, \$1,825,774.44; losses paid, \$656,485.80.

FOREIGN COMPANIES.

There were thirty companies of this class, which filing Statements of their United States Branches, reported as follows: Surplus to policyholders, \$40,686,533.21, an increase of \$543,367.34; income, \$74,071,019.26, an increase of \$1,525,406.67; disbursements, \$68,799,853.66, an increase of \$2,251,352.34; risks written, \$13,053,584,135.00; premiums received, \$66,464,818.18; losses paid, \$37,437,086.86.

BUSINESS IN KENTUCKY DURING THE YEAR.

Risks written in this State, as reported by all fire companies (fire, marine and inland, and tornado business) were \$402,834,-537.86.

Of this the Kentucky Stock Companies wrote \$34,895,601.43; Kentucky Mutuals, \$3,353,895.00; Kentucky Assessment Companies, \$7,904,909.00; Mutual Companies of other States, \$1,963,-082.25; Stock Companies of other States, \$280,368,033.88; Foreign Companies, \$74,349,016.30.

The premiums reported on business done in Kentucky amounted to \$5,056,768.71; of this the Kentucky Stock Companies received, \$434,683.59; the Kentucky Mutuals, \$21,671.79; Kentucky Assessment Companies, \$140,513.58; Stock Companies of other States, \$3,514,265.92; Mutual Companies of other States, \$40,-835.43; Foreign Companies, \$904,798.40.

The losses paid in this State are reported as \$3,513,116.89; Kentucky Stock Companies paying \$191,030.33; Kentucky Mutuals, \$24,859.23; Kentucky Assessment Companies, \$79,121.45; Stock Companies of other States, \$2,457,778.59; Mutual Companies of other States, \$53,012.30; Foreign Companies, \$707,314.99.

The ratio of losses paid to premiums received, on business done in Kentucky, was for Stock Companies of other States, 69.94 per cent. nearly; for Foreign Companies, 78.17 per cent.

The receipts and expenditures of the Insurance Department from July 1, 1913, to June 30, 1914, were as follows:

RECEIPTS.

Receipts from July 1, 1913 to June 30, 1914, Both Dates Inclusive.

Regular fees for filing.....	\$ 6,495 00	
Agents' licenses.....	38,657 00	
Certificates of compliance.....	1,653 00	
Miscellaneous fees.....	114 77	
Examiner's expense.....	7,010 79	
C. W. Bell investigation.....	6,413 05	
Money advanced to State Insurance Board re- funded	1,459 31	
		<u>\$74,502 92</u>

EXPENDITURES.

Examiner's expense.....	\$ 7,270 81	
Miscellaneous	2,471 54	
Porter's salary	540 00	
Postage and express.....	981 19	
Printing and binding.....	5,306 05	
Salaries	12,099 91	
Supplies	383 11	
Treasurer's salary	600 00	
Expense—C. W. Bell's investigation.....	1,542 50	
		<u>31,195 11</u>
Balance to State revenue.....		<u><u>\$43,307 81</u></u>

RECEIPTS AND EXPENDITURES FOR FIRE MARSHAL DEPARTMENT.**Receipts.**

Balance on hand January 1, 1914.....	\$11,631 13
Receipts for taxes on premiums on the business for the year 1913, received during 1914.....	29,013 94
	<u>\$40,645 07</u>

Expenditures, 1914.

Railroad expense.....	\$2,339 85	
Hotel bills.....	3,525 76	
Telegrams and telephones.....	239 27	
Livery	570 65	
Sheriffs	93 20	
Stenographers	844 08	
Attorneys	202 50	
Detectives	9,545 50	
Stationery and supplies	122 75	
Printing and binding.....	199 00	
Postage and express.....	256 95	
Clerk hire.....	425 00	
Salaries	2,400 00	
Miscellaneous	1,555 87	
		22,410 38
Balance on hand December 31, 1914.....		\$18,234 69

FINANCIAL STATEMENT OF STATE INSURANCE BOARD.**Receipts.**

Balance on hand January 1, 1915.....	\$ 749 23	
Collected up to July 15, 1915.....	24,525 38	
		\$25,274 61

Disbursements During 1914.

Salaries	\$20,861 95	
Traveling expenses.....	1,724 65	
Office furniture.....	303 40	
Postage and express.....	114 97	
Printing	669 85	
Telephones and telegraph.....	367 04	
Office supplies	71 80	
Extra help.....	25 50	
Attorney's fees.....	1,000 00	
Miscellaneous	92 55	
		25,231 71
Balance		\$42 90

The Auditor's books show expenditures of \$25,230.71.

A payment of \$554.86 was placed to the credit of the State Board through error. It should have been credited to the Fire Marshal's Department.

There is still uncollected.....	\$ 280 14
Add amount collected as given above.....	25,274 61
Total	<u>\$25,554 75</u>

Deducting the amount credited to the account of the State Board through error we have left \$25,000.00, less 11 cents.

FIRE MARSHAL DEPARTMENT.

This Department has been under the direct management of State Fire Marshal, C. C. Bosworth, and is to be commended for effective work done by him and his assistants.

STATE INSURANCE BOARD.

On account of the passage by the last Legislature of the Amendment to the Law under which the State Insurance Board operated, practically all the stock fire insurance companies of other States and of foreign countries doing business in Kentucky suspended writing insurance in this State for a short time.

By an agreement reached between the State Board (assisted by the Governor and other State officials), representatives of Insurance Companies, and representatives of the commercial interests of the State, at a meeting held in Louisville in June, 1914, the Board has refrained from publishing any new schedules and the entire question of insurance rates and schedules was to be thoroughly investigated by a Commission of three, to-wit:

Mr. H. P. Barrett, Henderson, Ky., appointed by the Commercial Interests, Mr. Geo. L. Payne, Frankfort, Ky., appointed by the Insurance Interests, and Hon. Frank C. Greene, Carrollton, Ky., appointed by the State Insurance Board.

This Commission is to submit its report to the next Legislature. The Report to cover old laws and proposed new laws, with a recommendation that objectionable laws be repealed and new ones enacted.

The agreement referred to provided for a reduction of approximately twenty-five per cent. (25 per cent.) on tobacco warehouses and ten per cent. (10 per cent.) on all dwelling houses in the State, meaning a saving to the property owners of about \$100,000.00 per annum on these two classes alone.

The Board has devoted its energies largely to calling attention of property owners to dangerous features of their buildings which could be removed, thus lessening the danger of fire and also removing the charge in the insurance rate which had been made for such features.

The Board will tabulate these changes that have been made and the amount of insurance premiums saved to the property owners and will be able to back up its claim made before the last Legislature that the people of the State have been paying out thousands of dollars annually because of the fact that they have been kept in ignorance as to the reasons for such charges.

It is further believed that the removal of these many dangerous features will likewise show an appreciable change in the loss ratio of the companies.

Respectfully submitted,

M. C. CLAY, *Insurance Commissioner.*

Errata

Page 24—Kentucky and Louisville Mutual Insurance Co.—

Contingent Reserve and Surplus given as \$292,772.87 should be \$292,752.87.

Total, given as \$309,561.05, should be \$309,541.05.

ASSETS---Fire and Fire-Marine.

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NAME OF COMPANY.	Real Estate	Mortgage Loans	Loans on Collateral	Bonds and Stocks	Cash in Office and in Bank	Agents' Balances	All Other Assets Less Deductions	Total Admitted Assets
<i>Kentucky Stock Companies:</i>								
German .....	.....	\$361,039 26	\$47,658 00	\$ 51,325 25	\$ 6,741 48	\$ 254 37	\$112,084 37	\$479,102 73
Great Southern.....	.....	206,388 00	27,000 00	89,437 50	17,665 44	26,566 63	34,338 40	568,335 97
Henry Clay.....	183,932 88	54,978 21	52,201 46	180,120 78	74,300 69	31,837 79	39,089 80	596,461 61
Ohio Valley.....	15,000 00	84,576 49	7,000 00	4,139 16	15,783 15	3,642 07	1,263 92	131,404 79
Totals	\$368,932 88	\$603,981 96	\$113,859 46	\$325,022 69	\$114,490 76	\$62,300 86	\$186,776 49	\$1,775,365 10
<i>Kentucky Mutual Companies:</i>								
German Mutual, Covington.....	\$52,000 00	.....	.....	\$118,400 00	\$2,451 85	.....	\$77 365 71	\$250,217 56
Kentucky and Louisville Mutual.....	7,919 69	.....	.....	16,698 89	1,332 04	.....	309,382 46	309,541 45
Newport Mutual.....	.....	.....	.....	.....	.....	\$313 67	18,807 85	46,072 14
Totals	\$59,919 69	.....	.....	\$135,098 89	\$3,942 48	\$313 67	\$105,556 02	\$604,830 75
<i>Kentucky Assessment Companies:</i>								
Bracken County.....	.....	.....	.....	.....	\$ 691 27	.....	.....	\$ 621 27
Campbell County Farmers.....	\$3,109 53	.....	.....	.....	2,888 56	.....	.....	5,998 08
Falls City German Mutual.....	3,295 52	\$44,078 24	.....	.....	5,500 00	.....	\$39 00	54,112 76
Farmers Equitable.....	.....	.....	.....	.....	44 94	.....	.....	44 94
Farmers Home Mutual Aid Assn., Fleming Co.....	.....	.....	.....	.....	622 23	.....	.....	622 23
Farmers, Davies County.....	.....	.....	.....	.....	3,467 20	.....	25 00	3,492 20
Farmers Mutual, Boone County.....	300 00	.....	.....	.....	817 49	.....	.....	1,117 49
Farmers Mutual, Mason County.....	.....	.....	.....	.....	1,091 63	.....	.....	1,091 63
Gallatin County Assessment.....	.....	.....	.....	.....	94 11	.....	.....	94 11
German Mutual, Jefferson County.....	.....	.....	.....	\$21,925 00	422 79	.....	.....	22,347 79
German-Washington Mutual.....	.....	.....	\$17,460 00	.....	5,226 34	.....	.....	122,686 34
Hancock County Assessment.....	.....	.....	.....	.....	176 61	.....	.....	176 61
Home Mutual.....	.....	.....	.....	.....	269 54	.....	.....	269 54
Hurst Home.....	.....	10,600 00	.....	.....	9,629 47	.....	763 55	20,393 02
Indemnity .....	.....	.....	.....	.....	380 94	.....	.....	380 94
Kenton County.....	.....	.....	.....	.....	.....	.....	193 87	193 87
Kentucky .....	.....	.....	.....	.....	2,036 82	.....	.....	2,036 82
Kentucky Growers.....	.....	.....	.....	3,077 50	666 71	.....	.....	3,744 21
Lincoln.....	.....	.....	.....	.....	104 13	.....	.....	104 13
Louisville German Mutual.....	.....	4,400 00	.....	36,645 00	1,281 47	.....	.....	42,326 47
McLean County Farmers.....	.....	.....	.....	.....	94 00	.....	.....	94 00
Pendleton County Farmers.....	85 00	.....	.....	.....	1,666 01	.....	.....	1,751 01
Planters Co-operative, Breckinridge & Meade Cos.....	.....	.....	.....	.....	654 71	.....	500 00	1,154 71
Planters, Bowling Green.....	.....	.....	.....	11,370 00	2,524 26	.....	646 66	14,539 92
Totals	\$6,730 05	\$59,978 24	\$117,450 00	\$73,017 50	\$40,282 22	.....	\$2,767 08	\$299,355 09

TABLES.

1914

Stock Companies of Other States:

Aetna.....	\$10,000 00	.....	\$18,939,550 37	\$1,975,818 35	\$1,968,522 84	\$106,635 42	\$23,400,526 99
Agricultural.....	30,478 77	\$700,672 00	2,792,243 00	409,063 15	307,217 77	42,193 52	4,378,293 21
Alliance.....	.....	.....	2,089,772 00	139,696 83	139,696 83	24,202 61	2,384,207 74
American Central.....	.....	34,250 00	3,229,758 03	179,706 80	623,861 15	60,628 88	4,320,500 48
American Drugists.....	.....	.....	343,564 20	18,834 15	15,194 19	5,018 68	382,611 32
American, New Jersey.....	454,700 00	1,793,865 75	6,542,505 00	460,206 37	593,266 79	402,297 58	10,246,941 49
Boston.....	503,540 92	417,154 92	4,406,398 00	484,733 52	505,896 63	65,659 48	6,465,723 17
Buffalo German.....	.....	63,740 00	11,833,246 08	239,247 26	118,741 75	31,297 98	3,197,998 25
Camden Fire Association.....	99,000 00	767,735 00	1,882,716 00	148,971 79	292,864 22	33,883 87	3,287,920 88
Citizens, Missouri.....	.....	81,700 00	247,005 00	108,928 01	158,469 55	5,577 74	601,680 30
Columbia.....	.....	.....	953,935 45	87,515 76	22,358 41	-3,426 34	1,000,383 28
Commerce.....	125,000 00	28,200 00	524,480 00	24,089 56	43,127 62	4,394 69	749,282 77
Commercial Union.....	.....	.....	940,091 00	110,576 87	143,063 67	10,534 00	1,204,254 00
Commonwealth.....	.....	290,200 00	2,203,998 50	95,459 90	157,303 60	4,537 19	2,561,499 19
Connecticut.....	1,850 00	927,600 00	4,939,357 00	357,094 14	370,020 98	143,207 55	6,769,129 67
Continental.....	1,175,000 00	2,700 00	21,778,678 25	3,247,267 41	1,169,432 05	245,114 52	27,588,192 23
County Fire.....	71,165 00	72,785 00	521,409 00	78,904 21	96,244 77	6,843 42	850,151 40
Equitable Fire and Marine.....	101,180 00	112,800 00	718,657 67	5,710 34	2,379 28	-52,150 88	888,576 41
Federal.....	.....	30,000 00	2,659,260 00	504,826 83	301,443 89	9,698 97	3,506,239 69
Fidelity-Phoenix.....	572,500 00	23,500 00	11,320,644 25	1,520,469 04	954,103 21	287,777 06	15,278,983 56
Fire Association of Philadelphia.....	714,400 00	1,937,761 66	4,993,790 25	520,512 74	720,423 86	74,002 23	9,106,476 74
Fireman's Fund.....	571,000 00	1,236,156 28	5,138,368 93	1,527,292 59	1,059,811 68	264,875 03	10,175,434 49
Firemen's, New Jersey.....	1,063,190 34	2,601,850 00	2,092,882 57	14,390 83	471,519 76	54,286 86	6,901,120 36
Franklin.....	129,500 00	26,435 00	2,546,302 00	140,649 12	335,351 76	35,044 41	3,213,282 29
Georgia Home.....	60,000 00	52,150 00	500,395 00	29,590 96	90,248 77	7,168 35	753,803 08
German Alliance.....	.....	25,000 00	1,618,744 00	70,398 19	109,125 76	8,982 50	1,832,250 45
German American.....	2,450,000 00	35,500 00	15,948,817 00	1,223,746 28	1,645,758 94	191,771 61	21,490,623 83
German, Illinois.....	250,000 00	200,750 00	359,235 00	60,522 68	123,669 08	6,819 23	1,062,566 99
Germania.....	730,000 00	575,250 00	4,883,367 50	509,591 50	536,691 20	49,754 60	7,284,654 80
Glens Falls.....	216,590 35	1,738,535 00	2,460,357 41	448,998 15	400,231 07	46,176 63	5,560,888 81
Granite State.....	45,000 00	10,000 00	943,319 00	75,802 27	115,115 35	12,916 98	1,202,753 67
Hanover.....	1,129,473 00	3,500 00	2,895,153 50	171,647 63	375,441 10	29,100 34	4,604,375 57
Hartford.....	728,000 00	394,500 00	21,239,272 85	1,521,666 82	2,765,076 46	276,583 33	28,964,099 46
Home.....	25,500 00	5,500 00	30,038,378 33	2,161,179 98	2,857,845 96	250,635 00	35,313,539 27
Imperial Assurance.....	.....	.....	687,605 75	55,493 80	62,819 03	8,862 76	814,781 34
Insurance Co. of North America.....	235,300 00	222,025 00	14,825,114 46	1,293,737 17	1,639,231 05	155,307 72	18,310,715 10
Insurance Co. of the State of Pennsylvania.....	369,999 43	67,800 00	2,754,391 75	189,209 10	417,733 70	35,061 94	3,911,195 92
Massachusetts Fire and Marine.....	.....	.....	1,170,492 00	89,507 56	134,359 77	8,185 01	1,402,544 34
Mechanics and Traders.....	25,500 00	.....	1,247,711 00	64,028 36	134,658 97	22,365 87	1,512,264 16
Michigan Commercial.....	19,025 44	608,713 80	115,748 00	91,500 99	92,523 95	12,021 79	935,533 97

ASSETS--Fire and Fire Marine---Continued.

	Real Estate	Mortgage Loans	Loans on Collateral	Bonds and Stocks	Cash in Office and in Bank	Agents' Balances	All Other Assets Less Deductions	Total Admitted Assets
Mehigan Fire and Marine.....	\$ 69,543 26	\$ 520,906 05	.....	\$ 662,490 00	\$ 73,024 19	\$ 179,287 16	\$ 19,130 91	\$ 1,524,381 57
Milwaukee Mechanics.....	27,300 00	1,719,784 96	.....	1,842,717 50	237,772 15	337,822 53	37,818 33	4,203,215 47
National.....	602,507 49	1,739,775 00	.....	10,668,363 69	1,447,016 72	1,353,338 33	238,164 81	16,019,725 44
National Union.....	30,654 40	487,625 00	115,000 00	2,764,790 35	211,315 64	518,828 37	128,702 37	4,256,915 99
New Hampshire.....	180,727 50	39,500 00	.....	5,505,643 50	120,871 65	445,696 79	37,639 65	6,350,079 09
New Jersey.....	298,573 98	738,950 00	22,400 00	757,336 00	99,032 52	144,802 64	48,222 25	2,102,317 39
Niagara.....	.....	553,500 00	.....	5,822,590 00	475,726 02	517,381 08	133,406 06	7,068,076 35
North British and Mercantile.....	.....	.....	.....	2,097,550 00	75,675 79	80,141 02	24,200 00	2,277,566 81
North River.....	.....	211,600 00	8,630 00	1,968,467 00	360,076 39	302,223 47	9,074 63	2,860,131 49
Northwestern National.....	178,000 00	1,358,000 00	.....	4,403,283 40	361,227 61	381,752 58	-14,653 32	6,667,610 27
Old Colony.....	.....	41,000 00	.....	1,098,400 00	71,935 01	103,379 02	4,587 50	1,319,301 53
Orient.....	167,686 38	4,215 65	.....	2,868,390 00	301,579 83	284,162 71	-281 60	3,025,672 00
Pennsylvania.....	139,000 00	170,750 00	121,979 12	5,367,796 50	215,168 02	777,021 70	96,474 73	8,090,190 07
Phoenix.....	141,013 38	164,880 00	10,000 00	12,404,695 25	732,295 49	954,164 46	96,654 37	14,563,612 86
Providence-Washington.....	.....	65,000 00	.....	3,789,695 00	623,425 50	684,700 60	20,921 24	5,183,653 34
Queen.....	.....	63,000 00	.....	8,885,890 00	495,065 90	763,700 49	-20,626 35	10,187,030 04
Reliance.....	134,000 00	47,500 00	.....	1,076,270 00	83,144 74	180,191 42	13,202 65	1,534,308 81
Rhode Island.....	.....	.....	.....	1,146,368 00	89,052 19	188,576 80	11,624 53	1,435,621 62
St. Paul Fire and Marine.....	248,396 30	1,095,005 00	200,000 00	7,170,997 34	687,436 84	651,574 37	109,044 99	10,462,454 84
Security, Conn.....	250,150 00	406,400 00	16,750 00	2,977,836 63	101,483 45	346,938 75	74,282 43	4,173,901 26
Security, Ohio.....	.....	.....	.....	337,724 10	16,909 65	17,264 08	732 24	372,630 07
Springfield Fire and Marine.....	300,000 00	2,653,870 00	.....	6,658,272 00	778,393 66	1,201,893 42	-21,334 94	10,790,944 11
Standard.....	.....	.....	.....	1,355,942 00	108,008 92	143,502 03	17,154 47	1,624,697 42
United States.....	.....	51,000 00	10,000 00	940,662 00	130,860 66	106,223 28	-7,749 33	1,230,996 61
Westchester.....	4,500 00	122,210 00	.....	4,973,158 33	396,882 06	419,078 46	32,906 23	5,948,735 08
Williamsburgh City.....	107,931 82	546,150 00	5,000 00	3,316,069 75	372,932 37	320,649 44	48,052 29	4,716,805 67
Totals.....	\$15,082,237 96	\$27,869,511 07	\$1,702,205 74	\$308,465,213 24	\$29,063,920 37	\$33,575,091 33	\$4,118,823 37	\$420,477,003 08
<i>Mutual Companies of Other States:</i>								
Indiana Lumbermens.....	\$29,500 00	\$269,350 00	.....	\$149,945 00	\$ 32,276 28	\$19,156 71	\$6,668 22	\$506,896 21
Lumbermens Mutual.....	23,700 00	89,750 00	.....	478,468 15	21,802 79	24,359 56	4,115 61	442,193 11
Lumber Mutual.....	.....	.....	.....	721,645 00	100,923 87	21,512 45	8,616 00	861,697 32
Pennsylvania Lumbermens.....	.....	57,500 00	.....	508,350 00	74,051 97	26,307 95	2,836 21	669,046 13
Totals.....	\$53,200 00	\$416,600 00	.....	\$1,858,408 15	\$238,054 91	\$91,336 67	\$22,236 04	\$2,070,835 77

U. S. Branch of Foreign Companies :

Aachen and Munich.....	.....	.....	.....	\$2,272,419 00	\$ 172,165 23	\$ 191,052 06	\$29,026 85	\$2,054,653 14
Atlas	\$80,000 00	.....	.....	2,359,485 00	182,171 58	357,853 17	2,631 87	2,462,091 63
British America.....	.....	.....	.....	1,376,966 74	204,555 61	143,451 07	18,821 69	1,843,585 14
Caledonian	525,000 00	.....	.....	1,302,745 00	113,025 96	285,812 97	-2,542 76	2,284,011 17
Commercial Union.....	900,000 00	\$30,000 00	.....	5,462,370 00	1,292,010 39	1,388,222 36	81,460 00	9,201,052 75
General .....	.....	.....	.....	674,660 00	85,804 74	67,459 83	11,259 10	838,613 67
Hamburg-Bremen .....	.....	.....	.....	1,578,835 00	79,016 27	135,785 42	23,000 21	1,876,636 96
Liverpool and London and Globe.....	1,617,344 63	.....	.....	6,193,515 00	1,587,457 37	2,282,617 00	111,220 69	14,783,618 69
London and Lancashire.....	300,000 00	.....	.....	2,875,837 50	657,521 35	534,255 38	496,705 50	4,864,379 73
London Assurance.....	.....	.....	.....	3,121,010 00	302,641 51	463,879 41	25,898 49	3,913,429 41
Mannheim .....	.....	.....	.....	536,800 00	18,026 90	350,308 72	5,528 14	1,210,723 76
Nationale .....	.....	.....	.....	538,290 00	126,592 28	107,433 89	-54,082 93	718,253 74
Nord Deutsche.....	.....	.....	.....	1,411,510 00	201,074 37	144,719 18	19,006 62	1,776,370 17
North British and Mercantile.....	.....	.....	.....	7,695,944 00	253,003 97	873,051 47	99,008 24	8,921,007 68
North American	135,000 00	.....	.....	4,406,899 00	395,129 24	571,401 49	75,376 90	5,383,890 63
Norwich Union.....	.....	.....	.....	2,496,156 00	263,322 41	336,928 82	26,069 46	3,127,486 69
Palatine .....	.....	.....	.....	2,435,909 00	374,918 94	371,533 71	3,421 68	3,185,774 33
Phoenix .....	.....	.....	.....	507,000 00	64,502 10	64,823 67	-6,737 12	629,588 65
Phoenix Assurance.....	.....	.....	.....	3,108,036 00	314,032 28	553,841 82	51,802 15	4,027,712 25
Prussian National.....	.....	.....	.....	1,802,705 00	277,616 95	287,844 60	30,314 29	2,398,540 84
Royal Exchange.....	.....	.....	.....	2,374,382 50	234,087 03	307,737 23	31,368 41	2,947,575 17
Royal	4,381,255 43	240,000 00	.....	6,052,708 00	1,104,433 20	1,418,140 06	94,930 49	13,291,637 18
Scottish Union and National.....	234,413 80	152,000 00	.....	4,983,745 00	392,480 70	517,888 14	81,686 28	6,362,813 98
State Assurance.....	.....	.....	.....	563,750 25	52,817 15	20,190 76	5,695 62	652,483 88
Sun Office.....	210,000 00	.....	.....	3,818,791 68	285,765 39	493,686 49	51,370 24	4,859,613 80
Svea Fire and Life.....	.....	.....	.....	1,264,280 00	123,554 07	153,991 00	46,545 92	1,588,370 99
Union .....	.....	.....	.....	681,568 21	176,082 30	165,494 90	8,974 96	972,080 37
Union Marine.....	.....	.....	.....	537,780 00	55,362 46	291,143 02	10,401 27	894,745 75
Urbane .....	.....	.....	.....	544,085 50	83,055 80	56,401 14	10,935 90	694,078 34
Western Assurance.....	.....	.....	.....	1,907,512 91	378,684 99	261,499 72	-3,724 27	2,543,973 35
Totals	\$8,318,023 92	\$3,519,464 00	\$100 00	\$75,235,708 39	\$9,955,953 07	\$13,207,511 50	\$1,385,523 89	\$111,622,344 77

RECAPITULATION—Assets.

Kentucky Stock Companies.....	.....	.....	.....	\$ 308,432 88	\$ 603,981 96	\$ 113,859 46	\$ 325,022 69	\$ 186,776 49	\$ 1,775,295 10
Kentucky Mutual Companies.....	59,919 69	.....	.....	6,790 65	59,078 34	.....	135,098 89	405,556 02	604,839 76
Kentucky Assessment Companies.....	15,082,237 96	27,869,511 07	1,702,205 74	308,465,213 24	73,017 50	40,282 22	2,707 08	4,118,823 37	299,385 09
Stock Companies of Other States.....	53,200 00	.....	.....	1,858,408 15	238,054 91	33,575,091 33	42,236 04	4,118,823 37	420,473 00
Mutual Companies of Other States.....	8,318,023 92	3,519,464 00	100 00	75,235,708 39	9,955,953 07	13,207,511 50	1,385,523 89	111,622,344 77	2,679,835 77
U. S. Branch of Foreign Companies.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	\$24,489,104 50	\$32,468,625 27	\$1,983,615 20	\$386,092,528 86	\$29,416,643 81	\$40,936,554 03	\$6,121,682 89	\$537,458,764 56	.....

LIABILITIES—Fire and Fire-Marine.

NAME OF COMPANY.	UNPAID LOSSES		Re-insurance Fund, Fire, Marine and Inland.	All Other Claims	Liabilities Except Capital, and Divisible Surplus.	Paid-up Capital	Divisible Surplus or Impairment.	Total Liabilities.	Surplus as Regards Policy Holders
	Adjusted and Unadjusted	Registered							
Kentucky Stock Companies:									
German .....	.....	.....	\$ 34,806 87	.....	\$ 34,806 87	\$200,000 00	\$244,295 86	\$479,102 73	\$44,295 86
Great Southern.....	\$38,036 29	\$13,125 00	154,937 70	\$32,369 07	238,468 06	340,095 00	—10,167 09	568,335 97	329,927 91
Henry Clay.....	24,230 33	.....	187,824 26	6,882 25	218,936 86	300,000 00	77,524 75	596,461 61	377,524 75
Ohio Valley	1,984 77	.....	6,369 74	1,152 11	9,506 62	70,000 00	51,898 17	131,404 79	121,898 17
Totals	\$64,251 41	\$13,125 00	\$383,938 57	\$40,403 43	\$501,718 41	\$910,095 00	\$363,551 69	\$1,775,365 10	\$1,273,646 69
Kentucky Mutual Companies:									
German Mutual, Covington.....	.....	.....	\$21,746 31	\$ 2,180 71	\$23,927 02	.....	\$226,290 54	\$250,217 56	\$226,290 54
Kentucky and Louisville Mutual.....	\$1,288 18	.....	.....	15,500 00	16,788 18	.....	292,752 87	309,561 05	292,752 87
Newport Mutual.....	.....	.....	9,819 35	17,107 85	26,927 20	.....	18,144 91	45,072 14	18,144 94
Totals	\$1,288 18	.....	\$31,565 66	\$34,788 56	\$67,612 40	.....	\$537,188 35	\$604,830 75	\$537,188 35
Kentucky Assessment Companies:									
Bracken County .....	.....	.....	.....	\$1,200 00	\$1,200 00	.....	.....	\$1,200 00	.....
Farmers Home, Junction City.....	\$810 00	.....	.....	3,657 49	4,447 49	.....	.....	4,447 49	.....
Farmers, Daviess County.....	6 00	.....	.....	303 09	309 09	.....	.....	309 09	.....
Gallatin County Assessment.....	.....	.....	.....	421 50	421 50	.....	.....	421 50	.....
Home Mutual.....	800 00	.....	.....	79 90	879 90	.....	.....	879 90	.....
Hurst Home.....	400 00	.....	.....	.....	400 00	.....	.....	400 00	.....
Indemnity	5,975 00	.....	.....	.....	5,975 00	.....	.....	5,975 00	.....
Kenton County.....	.....	.....	.....	820 00	820 00	.....	.....	820 00	.....
Kentucky	14,917 00	.....	.....	.....	14,917 00	.....	.....	14,917 00	.....
Kentucky Growers.....	198 75	.....	.....	34,046 06	34,244 81	.....	.....	34,244 81	.....
Lincoln	100 00	\$209 00	.....	600 00	909 00	.....	.....	909 00	.....
Totals	\$23,206 75	\$209 00	.....	\$41,108 04	\$64,523 79	.....	.....	\$64,523 79	.....

Stock Companies of other States:

Aetna.....	\$930,027 71	\$97,626 99	\$9,712,597 32	\$991,826 58	\$11,722,078 60	\$5,000,000 00	\$6,668,448 39	\$23,400,526 99	\$11,668,448 39
Agricultural.....	140,334 60	20,668 50	1,905,253 74	244,000 00	2,310,256 33	500,000 00	1,968,038 88	4,378,293 21	2,008,036 88
Alliance.....	170,340 31	3,909 00	687,963 83	51,973 60	884,307 74	750,000 00	750,000 00	2,381,307 74	1,500,000 00
American Central.....	345,332 58	20,667 82	1,756,221 75	42,562 65	2,163,885 40	1,000,000 00	1,156,705 48	4,320,500 48	2,156,705 48
American Druggists.....	3,782 37	.....	65,568 50	3,723 11	73,073 98	200,000 00	109,537 31	382,611 32	309,557 34
American, New Jersey.....	325,474 80	39,738 00	5,054,383 47	460,951 46	5,880,547 82	1,000,000 00	3,336,383 67	10,246,914 49	4,306,393 67
Boston.....	530,946 98	44,363 19	2,377,724 94	174,329 30	3,127,994 41	1,000,000 00	2,337,728 76	6,405,723 17	3,337,728 76
Buffalo German.....	220,723 53	6,000 00	790,176 69	100,000 00	918,889 30	400,000 00	1,849,098 96	3,197,998 25	2,249,098 96
Camden Fire Association.....	210,189 43	.....	1,514,034 89	51,446 17	1,776,270 45	700,000 00	1,811,650 43	3,287,920 88	1,511,650 43
Citizens, Missouri.....	-11,831 43	20,745 97	26,313 35	2,500 00	37,427 89	200,000 00	363,952 41	601,680 30	563,952 41
Columbia.....	27,856 81	4,120 00	188,352 80	16,000 00	246,359 61	400,000 00	414,043 67	1,060,383 28	814,043 67
Commerce.....	37,689 69	.....	259,683 04	7,850 00	295,522 73	200,000 00	253,700 04	749,282 77	463,700 04
Commercial Union.....	36,409 10	1,385 00	507,416 92	14,565 00	600,715 92	200,000 00	405,519 62	1,204,285 54	603,519 62
Commonwealth.....	84,297 28	8,195 00	808,218 81	34,200 00	933,911 09	500,000 00	1,317,588 10	2,751,499 19	1,817,588 10
Connecticut.....	311,126 08	58,647 11	4,031,922 85	108,250 00	4,510,006 04	1,000,000 00	1,259,123 63	6,769,129 67	2,259,123 63
Continental.....	687,040 07	37,355 00	9,540,634 00	897,693 14	11,162,722 21	2,000,000 00	14,425,470 02	27,588,192 23	16,425,470 02
County Fire.....	22,768 97	.....	177,925 06	186,803 67	388,689 10	400,000 00	61,452 30	880,151 40	401,452 30
Equitable Fire and Marine.....	29,131 85	7,462 76	243,464 63	4,173 35	284,202 59	400,000 00	204,373 82	888,576 41	604,373 82
Federal.....	588,065 53	.....	967,485 88	144,733 83	1,300,386 24	1,000,000 00	1,204,854 45	3,505,239 69	2,204,854 45
Fidelity-Phenix.....	559,314 96	73,040 00	7,553,115 49	568,131 17	8,749,690 72	2,500,000 00	4,923,392 84	15,278,993 56	6,529,392 84
Fire Association of Philadelphia.....	408,105 80	71,678 22	4,034,121 15	1,589,819 48	6,103,704 65	750,000 00	2,252,772 09	9,106,476 74	3,002,772 09
Fireman's Fund.....	732,154 59	78,424 19	5,244,797 20	345,000 00	6,400,375 93	1,500,000 00	2,275,658 51	10,175,424 49	3,775,658 51
Firemen's, New Jersey.....	328,667 47	35,648 26	2,922,624 02	86,097 84	3,372,937 59	1,000,000 00	2,258,182 77	6,901,120 36	3,528,182 77
Franklin.....	163,061 95	17,200 13	1,334,998 87	710,256 88	2,225,517 93	300,000 00	487,764 46	3,213,282 29	987,764 46
Georgia Home.....	66,327 90	9,100 00	288,853 23	46,620 27	410,991 40	300,000 00	42,901 68	753,803 08	342,901 68
German Alliance.....	91,586 54	31,800 00	497,409 04	10,000 00	630,795 58	400,000 00	801,454 87	1,892,250 45	1,201,454 87
German American.....	954,586 63	140,888 00	9,168,457 75	192,777 85	10,456,710 28	2,000,000 00	9,633,313 55	21,490,623 83	11,033,913 55
German, Illinois.....	91,666 80	4,500 00	673,911 99	35,367 84	805,406 33	200,000 00	57,089 66	1,062,565 99	257,089 66
Germania.....	251,438 53	37,157 00	3,441,914 64	68,002 34	3,798,516 21	1,000,000 00	2,486,142 59	7,284,654 90	3,486,142 59
Glen Falls.....	269,171 71	32,663 00	2,562,027 23	68,761 58	2,932,626 52	500,000 00	2,128,262 29	5,500,888 81	2,628,262 29
Granite State.....	49,175 70	6,433 33	624,194 02	10,831 10	680,674 15	200,000 00	312,079 45	1,202,753 60	512,079 45
Hanover.....	228,438 16	42,938 24	2,544,976 18	62,356 98	2,878,759 56	2,000,000 00	725,016 01	4,604,375 57	1,725,016 01
Hartford.....	1,480,588 69	173,681 65	15,251,453 23	1,005,272 77	17,910,996 34	2,000,000 00	7,043,103 12	26,964,099 46	9,043,103 12
Home.....	1,445,470 79	108,914 00	14,208,024 00	2,787,656 32	18,610,065 11	6,000,000 00	10,703,474 16	35,313,539 27	16,703,474 16
Imperial Assurance.....	21,400 18	.....	306,081 38	12,500 00	339,981 56	200,000 00	274,799 78	814,781 34	474,799 78
Insurance Co. of North America.....	1,694,536 55	40,112 42	7,134,426 75	1,426,639 38	10,310,715 10	4,000,000 00	4,000,000 00	18,310,715 10	8,000,000 00
Insurance Co. of the State of Pa.....	211,472 77	57,963 81	1,636,474 30	559,473 30	2,465,879 88	1,000,000 00	255,316 04	3,791,195 92	1,732,316 04
Massachusetts Fire and Marine.....	105,442 45	.....	542,208 96	12,061 77	639,872 88	500,000 00	242,531 46	1,402,544 34	742,531 46
Mechanics and Traders.....	61,116 94	9,498 26	588,125 06	20,000 00	678,740 26	300,000 00	533,523 90	1,512,264 16	833,523 90
Michigan Commercial.....	36,968 70	1,859 74	207,695 28	13,000 00	335,323 72	400,000 00	200,010 25	935,533 97	600,010 25

LIABILITIES—Fire and Fire-Marine Continued.

NAME OF COMPANY.	UNPAID LOSSES		Re-insurance Fund; Fire, Marine and Inland.	All Other Claims.	Liabilities Except Capital and Divisible Surplus.	Paid-up Capital.	Divisible Surplus or Impairment.	Total Liabilities.	Surplus as Regards Policy Holders.
	Adjusted and Unadjusted	Resisted							
Michigan Fire and Marine.....	\$ 58,134 66	\$ 1,500 00	\$ 685,962 41	\$ 32,799 30	\$ 778,386 37	\$ 400,000 00	\$ 345,995 20	\$ 1,524,381 57	\$ 745,995 20
Milwaukee Mechanics.....	207,630 67	20,700 00	2,250,601 15	138,228 18	2,626,060 00	1,000,000 00	577,155 47	4,203,215 47	1,577,155 47
National.....	761,988 92	113,201 93	8,909,007 78	659,348 59	10,143,575 26	2,000,000 00	3,606,175 22	16,049,725 44	5,606,175 22
National Union.....	251,212 74	41,413 92	2,470,502 43	221,446 67	2,993,575 76	1,000,000 00	263,340 23	4,256,915 99	1,283,240 23
New Hampshire.....	301,168 87	17,500 00	2,569,137 01	386,559 43	3,274,355 31	1,350,000 00	1,725,713 78	6,350,079 09	3,075,713 78
New Jersey.....	82,934 25	15,787 50	605,615 27	20,921 50	725,258 52	1,000,000 00	384,058 87	2,109,317 39	1,381,658 87
Niagara.....	303,524 16	43,790 96	3,682,522 68	85,532 35	4,115,440 15	1,000,000 00	2,387,433 01	7,502,873 16	3,374,433 01
North British and Mercantile.....	36,367 38	7,305 00	478,848 62	15,000 00	537,521 00	200,000 00	1,540,045 81	2,277,566 81	1,740,045 81
North River.....	176,737 90	36,370 70	1,486,938 84	27,161 25	1,727,208 78	500,000 00	3,622,922 71	1,132,922 71	1,132,922 71
Northwestern National.....	176,490 26	29,221 71	3,304,684 53	636,836 76	4,147,233 26	1,000,000 00	1,520,377 01	6,667,610 27	2,529,377 01
Old Colony.....	62,137 82	30,428 66	487,043 81	6,292 26	585,902 55	400,000 00	333,398 98	1,319,301 53	733,398 98
Orient.....	90,492 33	19,855 20	1,478,035 93	35,223 30	1,623,696 56	1,000,000 00	1,002,672 00	3,625,672 00	2,602,065 44
Pennsylvania.....	399,353 79	25,591 87	3,582,448 89	1,144,242 18	5,151,636 73	750,000 00	2,188,553 34	8,090,190 07	2,938,553 34
Phoenix.....	522,594 51	30,162 27	5,487,419 10	250,000 00	6,290,205 88	3,000,000 00	5,273,406 98	14,563,612 86	8,273,406 98
Providence-Washington.....	694,003 23	29,461 26	2,535,954 33	67,000 00	3,317,421 82	1,000,000 00	866,231 52	5,183,653 34	1,866,231 52
Queen.....	401,391 59	52,168 43	4,563,669 63	148,358 20	5,165,587 85	1,000,000 00	4,021,442 19	10,187,030 01	5,021,442 19
Reliance.....	79,245 49	5,420 86	713,777 48	165,343 52	963,787 35	400,000 00	170,521 46	1,534,308 81	570,521 46
Rhode Island.....	72,617 43	2,810 00	586,802 09	74,730 35	707,019 57	400,000 00	328,601 65	1,435,621 52	728,601 65
St. Paul Fire and Marine.....	539,011 27	39,430 00	5,233,618 10	133,752 40	5,945,811 77	1,000,000 00	3,216,643 07	10,162,454 84	4,216,543 07
Security, Connecticut.....	172,960 97	19,136 48	2,150,543 10	36,548 46	2,379,189 91	1,000,000 00	794,712 25	4,173,901 25	1,794,712 25
Security, Ohio.....	6,701 84	.....	123,477 72	6,395 99	136,575 55	150,000 00	86,054 52	372,630 07	236,054 52
Springfield Fire and Marine.....	526,804 87	56,895 49	5,542,965 64	353,801 61	6,470,967 51	2,500,000 00	1,990,436 53	10,970,400 14	4,990,436 53
Standard.....	59,696 38	2,306 00	592,711 26	13,881 25	688,504 59	750,000 00	206,192 53	1,624,697 42	956,192 53
United States.....	74,150 87	2,700 00	538,271 08	10,700 40	625,821 96	400,000 00	205,174 66	1,230,996 61	603,174 66
Westchester.....	421,945 50	27,567 75	3,327,393 08	90,384 02	3,867,280 35	500,000 00	1,581,454 73	5,948,735 08	2,081,454 73
Williamsburgh City.....	248,106 00	36,152 00	2,579,461 68	37,000 00	2,990,719 68	1,000,000 00	816,085 99	4,716,805 67	1,816,085 99
Totals.....	\$29,501,431 01	\$2,053,799 38	\$187,066,512 10	\$17,975,640 00	\$227,603,382 49	\$67,800,000 00	\$125,073,620 59	\$120,477,003 08	\$192,873,620 59
<i>Mutual Companies of Other States:</i>									
Indiana Lumbermen's.....	\$ 6,001 24	\$5,171 25	\$203,105 33	\$ 6,088 89	\$220,366 71	.....	\$286,529 50	\$506,896 21	\$286,529 50
Lumbermen's Mutual.....	14,225 00	5,500 00	221,391 26	10,754 59	251,570 85	.....	390,325 26	642,196 11	390,325 26
Lumber Mutual.....	11,911 71	2,171 25	232,176 75	8,509 21	251,768 92	.....	606,928 40	861,697 32	606,928 40
Pennsylvania Lumbermen's.....	13,204 02	2,171 25	226,486 42	9,125 40	250,987 09	.....	418,059 04	669,046 13	418,059 04
Totals.....	\$45,341 97	\$15,013 75	\$883,159 76	\$34,478 09	\$977,993 57	.....	\$1,701,842 20	\$2,679,835 77	\$1,701,842 20

U. S. Branch of Foreign Companies:

Aachen and Munich.....	\$11,502 39	\$19,655 76	\$1,291,056 30	\$24,259 04	\$1,446,473 49	.....	\$1,218,189 05	\$2,064,663 14	\$1,218,189 05
Atlas	169,998 66	19,725 29	1,691,756 56	46,696 77	1,867,177 28	.....	1,694,914 34	2,902,061 62	1,694,914 34
British America.....	122,244 71	16,667 00	968,715 87	1,123,134 86	1,126,132 44	.....	723,412 34	1,843,585 14	723,412 34
Caledonian	166,160 70	20,388 28	1,460,252 59	37,000 00	1,633,801 57	.....	600,239 60	2,284,011 17	600,239 60
Commercial Union.....	569,533 30	23,495 00	6,210,216 41	217,359 28	7,029,603 79	.....	2,183,448 96	9,201,062 75	2,183,448 96
General	46,412 29	1,500 00	375,815 27	23,958 92	447,686 48	.....	390,927 19	838,613 67	390,927 19
Hamburg-Bremen	136,535 00	28,470 00	1,116,384 75	35,000 00	1,316,389 75	.....	500,247 15	1,876,636 90	500,247 15
Liverpool and London and Globe.....	1,002,016 54	113,776 00	8,463,499 48	391,171 18	9,961,433 20	.....	4,822,156 49	14,783,618 69	4,822,156 49
London and Lancashire.....	194,424 67	26,550 00	2,791,005 63	67,408 94	3,079,389 14	.....	1,784,990 59	4,864,379 73	1,784,990 59
London Assurance.....	492,935 40	42,874 00	2,292,775 90	83,597 87	2,912,133 17	.....	1,001,246 21	3,913,429 41	1,001,246 21
Mannheim	321,905 20	2,937 96	390,081 16	39,553 46	764,467 78	.....	458,255 98	1,210,723 76	458,255 98
Natiolatte	38,284 09	2,000 00	216,291 47	31,430 06	288,006 22	.....	430,247 52	718,253 74	430,247 52
Nord Deutsche.....	142,731 29	29,830 00	639,392 04	34,400 00	837,339 33	.....	938,770 84	1,776,310 17	938,770 84
North British and Mercantile.....	438,938 24	44,362 00	4,673,458 35	137,076 00	5,304,831 59	.....	3,616,776 09	8,921,607 68	3,616,776 09
Northern Assurance.....	291,801 84	47,615 00	2,878,369 70	87,043 67	3,304,860 21	.....	2,278,940 42	5,583,800 63	2,278,940 42
Norwich Union.....	182,471 17	23,613 50	1,684,405 17	53,911 33	1,944,401 17	.....	1,183,085 52	3,127,486 69	1,183,085 52
Palatine	206,973 00	13,006 00	1,915,961 08	46,396 00	2,131,356 68	.....	1,004,438 25	3,185,774 33	1,004,438 25
Phoenix	38,217 54	2,125 00	216,291 47	34,279 47	290,913 48	.....	338,675 17	629,588 65	338,675 17
Phoenix Assurance.....	212,022 86	16,822 00	2,248,956 09	57,750 00	2,535,560 95	.....	1,492,161 30	4,027,712 25	1,492,161 30
Prussian National.....	117,073 22	13,472 00	1,234,497 57	30,087 00	1,396,134 79	.....	1,003,406 06	2,398,540 84	1,003,406 06
Royal Exchange.....	197,634 92	30,215 00	1,595,487 74	56,929 16	1,880,266 82	.....	1,067,308 35	2,947,575 17	1,067,308 35
Royal	652,591 12	120,737 46	8,226,565 42	431,150 76	9,591,074 76	.....	3,700,562 42	13,291,637 18	3,700,562 42
Scottish Union and National.....	225,107 00	21,416 00	2,427,348 48	60,133 18	2,734,004 66	.....	3,628,809 32	6,362,813 98	3,628,809 32
State Assurance.....	14,066 00	3,250 00	154,991 00	11,500 00	183,807 60	.....	468,076 28	632,483 88	468,076 28
Sun Office.....	303,158 49	17,322 00	2,913,780 06	77,996 30	3,312,256 85	.....	1,547,357 95	4,859,613 80	1,547,357 95
Svea Fire and Life.....	98,710 26	5,250 00	848,632 89	26,128 82	978,721 97	.....	609,649 02	1,588,370 99	609,649 02
Union	45,304 64	3,833 33	335,674 54	42,813 32	427,625 83	.....	544,454 54	972,080 37	544,454 54
Union Marine.....	191,641 27	2,963 96	190,000 59	26,546 78	411,152 60	.....	483,594 15	894,746 65	483,594 15
Urbaine	35,763 63	.....	267,632 77	13,557 06	316,853 96	.....	377,224 38	694,678 34	377,224 38
Western Assurance.....	185,105 61	6,224 00	1,249,969 94	26,326 05	1,407,625 60	.....	1,076,347 75	2,543,973 35	1,076,347 75
Totals	\$6,897,293 35	\$720,526 54	\$61,049,296 89	\$2,268,594 78	\$70,935,811 56	.....	\$40,686,523 21	\$111,622,344 77	\$40,686,523 21

RECAPITULATION—Liabilities.

Kentucky Stock Companies.....	\$	64,251 41	\$	13,125 00	\$	383,938 57	\$	40,403 43	\$	501,718 41	\$	910,095 00	\$	362,551 09	\$	1,775,365 10	\$	1,273,646 69
Kentucky Mutual Companies.....		1,288 18		.....		31,965 06		34,788 56		67,642 40		.....		537,188 35		604,830 75		537,188 35
Kentucky Assessment Companies.....		23,266 75		269 00		187,066,512 10		41,108 04		64,523 79		.....		64,523 79		420,477,003 08		192,873,620 59
Stock Companies of other States.....		20,501 01		2,039,739 38		187,066,512 10		17,975,640 00		227,603,332 49		.....		125,073,620 59		420,477,003 08		192,873,620 59
Mutual Companies of Other States.....		45,341 97		15,013 77		883,158 76		34,178 09		937,993 57		.....		1,701,842 20		2,679,835 77		1,701,842 20
U. S. Branch of Foreign Companies.....		6,897,293 35		720,526 54		61,049,296 89		2,268,594 78		70,935,811 56		.....		40,686,523 21		111,622,344 77		40,686,523 21
Totals		\$27,532,812 67		\$2,808,673 67		\$249,414,572 98		\$20,395,012 90		\$300,151,072 22		\$68,710,095 00		\$168,362,735 04		\$537,223,903 26		\$237,072,831 04

INCOME---Fire and Fire Marine.

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TABLES.

1914

NAME OF COMPANY.	PREMIUMS		Interest, Dividends and Rents	All Other Sources	Total income	Excess of Income Over Disbursement	Excess of Disbursement Over Income
	Fire	Marine and Inland					
<i>Kentucky Stock Companies:</i>							
German	\$ 25,282 64	.....	\$25,563 78	\$ 10 91	\$ 50,857 33	\$ 3,690 50	.....
Great Southern.....	196,934 55	.....	34,326 26	46,130 81	277,391 62	.....	\$115,000 24
Henry Clay.....	257,537 31	.....	33,268 28	165,691 91	456,497 53	.....	.....
Ohio Valley	12,164 18	.....	2,938 17	140,250 25	155,352 60	.....	.....
Totals	\$491,918 71	.....	\$96,096 49	\$352,083 38	\$940,099 08	\$274,380 26	\$115,000 24
<i>Kentucky Mutual Companies:</i>							
German Mutual, Covington.....	\$10,766 45	.....	\$9,158 00	.....	\$19,924 45	\$5,566 23	.....
Kentucky and Louisville Mutual.....	5,808 36	.....	.....	\$16,539 33	22,347 69	.....	\$2,739 80
Newport Mutual.....	4,471 79	.....	1,735 56	.....	6,207 35	95 70	.....
Totals	\$21,046 60	.....	\$10,893 56	\$16,539 33	\$48,479 49	\$5,661 93	\$2,739 80
<i>Kentucky Assessment Companies:</i>							
Bracken County	\$1,908 43	.....	.....	.....	\$1,908 43	.....	\$1,795 07
Campbell County Farmers.....	1,071 38	.....	\$ 27 00	\$ 94 50	1,192 88	.....	770 18
Falls City German Mutual.....	5,118 52	.....	3,015 91	230 83	8,365 26	.....	101 02
Farmers Equitable.....	874 44	.....	.....	.....	874 44	.....	4 28
Farmers Home, Junction City.....	924 58	.....	41 58	.....	966 16	.....	3 73
Farmers Home Mut. Aid, Flem. Co.....	3,945 86	.....	.....	2,006 87	5,952 73	\$ 397 45	.....
Farmers, Davies County.....	3,052 49	.....	.....	4 00	3,056 49	1,313 49	.....
Farmers Mutual, Boone County.....	2,239 21	.....	.....	.....	2,239 21	469 01	.....
Farmers Mutual, Mason County.....	3,402 65	.....	.....	.....	3,402 65	483 18	.....
Gallatin County Assessment.....	190 23	.....	.....	.....	190 23	.....	146 71
German Mutual, Jefferson County.....	5,272 79	.....	944 70	206 00	6,423 49	.....	2,008 76
German-Washington Mutual.....	6,282 35	.....	6,658 20	1,015 00	13,955 55	5,396 80	.....
Grant County Assessment.....	5,380 99	.....	.....	79 45	5,470 44	.....	802 53
Hancock County Assessment.....	847 97	.....	.....	.....	847 97	20 44	.....
Home Mutual.....	1,039 89	.....	.....	.....	1,039 89	243 20	.....
Hurst Home.....	40,858 53	.....	600 00	8,031 45	49,489 98	6,283 49	.....
Indemnity	1,130 73	.....	.....	.....	1,130 73	380 94	.....
Kenton County	656 81	.....	.....	209 00	865 81	.....	43 54
Kentucky	18,110 78	.....	.....	.....	18,110 78	2,036 82	.....
Kentucky Growers.....	23,869 71	.....	340 00	2,653 37	26,863 08	408 76	.....
Lincoln	4,008 00	.....	450 00	.....	4,458 00	54 41	.....
Louisville German Mutual.....	4,278 25	.....	1,838 31	403 00	6,499 56	1,175 26	.....
McLean County Farmers.....	260 65	.....	.....	.....	260 65	94 00	.....
Pendleton County Farmers.....	4,449 49	.....	.....	.....	4,449 49	1,082 83	.....
Planters Co-operative.....	2,019 44	.....	.....	495 50	2,514 94	654 71	.....
Planters, Bowling Green.....	16,836 33	.....	495 27	95 40	17,427 00	.....	1,786 31
Totals	\$158,039 90	.....	\$14,390 97	\$15,624 37	\$187,955 24	\$20,484 79	\$7,462 11

Stock Companies of Other States:

Actna.....	\$8,970,659 41	\$1,840,295 71	\$43,243 09	\$48,703 10	\$11,772,971 31	\$900,114 13
Agricultural.....	1,701,780 56	338,086 50	200,064 96	8,465 30	1,913,310 81	77,723 31
Alliance.....	637,575 13	1,899,552 23	91,647 45	3,578 00	1,073,887 08	30,031 50
American Central.....	124,551 23	1,186 25	212,862 77	1,141,780 99	3,295,382 24	83,716 82
American Druggists.....			13,686 79	165 12	138,403 14	30,614 81
American, New Jersey.....	3,840,274 11	132,593 31	429,674 52	10,864 96	4,413,406 90	195,306 53
Boston.....	1,772,738 66	1,670,828 07	242,392 02	113,712 50	3,799,722 15	91,930 12
Buffalo German.....	597,675 47		143,567 75	3,974 51	745,217 73	56,160 28
Camden Fire Assn.....	1,653,430 88		138,908 53	215,012 00	2,007,431 41	98,699 88
Citizens, Missouri.....	—355,543 10		20,911 44		—335,361 66	220,000 82
Columbia.....		379,445 43	37,460 27	6,469 70	423,375 40	99,435 72
Commerce.....	253,487 54		39,840 35	15,154 13	308,482 02	30,461 73
Commercial Union.....	593,099 82		40,501 54	591 45	634,192 81	99,386 01
Commonwealth.....	900,787 84		110,633 85	1,744 44	1,013,166 13	116,312 76
Connecticut.....	3,537,417 80		223,521 62	226 19	3,761,165 61	32,789 27
Continental.....	8,219,151 35	128,224 05	1,196,126 79	347,828 58	9,801,350 77	697 07
County Fire.....	89,251 28		43,697 69	43,043 61	175,992 68	305,809 38
Equitable Fire and Marine.....	335,851 60	—50 37	43,142 24	28,112 08	407,055 45	17,225 04
Federal.....		1,621,297 65	128,031 46	3,283 65	1,752,612 76	530,557 68
Fidelity-Phoenix.....	6,430,182 14	123,260 60	635,489 94	171,557 02	7,390,489 70	465,023 05
Fire Assn. of Philadelphia.....	4,329,993 77		407,327 34	8,979 12	4,746,300 23	30,404 32
Fireman's Fund.....	4,220,398 16	2,406,732 36	391,672 63	1,958 25	7,020,761 40	547,453 79
Firemen's, New Jersey.....	2,738,573 24		361,803 40	325,854 31	3,426,230 95	7,469 41
Franklin.....	1,383,774 05		123,910 29	8,469 65	1,516,153 90	49,941 18
Georgia Home.....	297,745 89		31,288 93	45,405 24	374,440 06	42,299 70
German Alliance.....	617,906 87		80,325 47	72 58	707,394 92	52,095 41
German-American.....	8,675,173 25		1,092,666 11	33,777 45	9,801,616 81	404,236 13
German, Illinois.....	872,175 93		47,335 06		919,510 99	114,196 07
Germania.....	2,909,437 84		331,098 95	368 33	3,330,905 12	198,623 20
Glens Falls.....	2,298,752 90	117,374 90	283,105 30	33,267 35	2,732,500 45	38,262 58
Granite State.....	643,543 58		47,618 68	31,477 50	722,639 76	15,292 51
Hanover.....	2,279,286 22		198,401 02	1,451 43	2,479,138 67	162,557 32
Hartford.....	15,450,257 99	753,142 26	1,029,815 90	46,371 14	17,279,587 29	629,487 97
Home.....	14,471,096 16	788,460 42	1,519,315 65	510,408 30	17,289,280 53	1,940,612 22
Imperial Assurance.....	331,721 84		27,346 29	16,084 45	375,152 38	54,469 29
Insurance Co. of North America.....	6,087,373 29	3,623,294 90	724,432 37	211,938 67	10,647,039 23	711,346 57
Insurance Co. of State of Pa.....	1,540,750 11	382,041 64	170,782 54	8,381 74	2,101,956 03	209,232 28
Massachusetts Fire and Marine.....	449,360 50	296,722 57	48,689 12	3,255 92	768,028 11	36,081 92
Mechanics and Traders.....	653,484 99	335 33	68,262 11		722,082 43	27,964 84
Michigan Commercial.....	421,022 81	40,889 04	41,569 53		503,481 38	12,582 58

INCOME---Fire and Fire Marine---Continued.

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TABLES.

1914

NAME OF COMPANY.	PREMIUMS		Interest, Dividends and Rents	All Other Sources	Total Income	Excess of Income Over Disbursements	Excess of Disbursements Over Income
	Fire	Marine and Inland					
Michigan Fire and Marine.....	\$ 700,807 52	.....	\$ 62,132 79	\$ 8,557 20	\$ 771,497 51	.....	\$ 27,261 80
Milwaukee Mechanics.....	1,926,810 27	.....	187,918 82	808,049 15	2,182,778 24	.....	224,210 80
National	8,643,550 93	.....	638,954 45	606,856 72	10,090,371 10	\$514,974 69	.....
National Union.....	1,939,371 52	.....	176,336 09	253,242 87	2,399,222 48	.....	415,306 51
New Hampshire.....	2,749,893 44	.....	270,645 50	674,175 00	3,694,713 94	.....	89,027 80
New Jersey.....	701,231 70	\$ 6,255 50	104,750 08	26,876 76	839,114 63	32,185 65	.....
Niagara.....	2,471,556 39	55,740 62	565,007 64	16,974 65	4,149,579 20	489,923 05	.....
North British and Mercantile.....	545,787 89	.....	88,634 29	1,111	634,423 29	139,291 63	.....
North River.....	1,711,806 66	.....	114,212 77	615 37	1,826,634 80	93,045 39	.....
Northwestern National.....	2,701,815 97	36,663 62	284,485 35	134 82	3,023,699 76	224,326 08	.....
Old Colony	477,744 17	147,165 18	50,630 19	2,032 02	677,571 56	11,681 07	.....
Orlent	1,452,043 83	111,648 93	141,127 73	5 00	1,704,825 49	151,182 11	.....
Pennsylvania	3,672,121 37	.....	328,395 34	16,274 68	4,017,791 39	56,077 30	.....
Phoenix	5,399,701 31	.....	653,877 11	14,585 02	6,068,163 44	64,904 25	.....
Providence-Washington	2,456,467 57	1,282,687 16	189,389 39	51,835 67	3,930,379 79	208,772 37	.....
Queen	4,358,580 17	706,699 18	392,723 96	9,597 44	5,467,599 85	178,192 55	.....
Reliance	676,688 90	64,121 83	39,535 36	780,351 09	705,682 81	.....	92,206 73
Rhode Island	663,898 44	.....	51,287 16	357 21	715,682 81	62,479 29	.....
St. Paul Fire and Marine.....	4,806,077 41	1,098,905 07	418,162 79	54,015 64	7,077,160 94	255,839 84	.....
Security, Connecticut.....	2,089,974 34	.....	179,335 55	160,836 07	2,430,146 96	62,106 35	.....
Security, Ohio.....	110,428 63	.....	14,771 50	508 25	125,708 38	29,544 39	.....
Springfield Fire and Marine.....	5,880,495 19	.....	421,753 41	104,006 13	6,406,854 73	292,921 39	.....
Standard	672,835 05	54,224 61	58,422 16	128,362 50	852,422 16	142,306 01	.....
United States.....	712,650 14	.....	49,378 49	.....	762,028 63	27,097 07	.....
Westchester	3,372,637 48	.....	263,045 48	605,021 11	4,240,704 07	555,998 05	.....
Williamsburgh City.....	2,666,824 27	.....	206,912 98	23,019 08	2,899,756 33	.....	227,533 19
Totals	\$176,799,209 72	\$18,809,925 88	\$17,660,656 76	\$6,515,204 58	\$219,784,996 94	\$10,949,998 75	\$2,329,112 85
<i>Mutual Companies of Other States:</i>							
Indiana Lumbermen's.....	\$415,541 60	.....	\$23,236 20	.....	\$438,777 80	\$84,183 80	.....
Lumbermen's Mutual.....	457,081 04	.....	23,233 20	\$ 214 54	480,528 78	39,661 70	.....
Lumber Mutual.....	489,670 98	.....	35,018 13	\$ 2,031 04	526,720 15	86,310 75	.....
Pennsylvania Lumbermen's.....	463,480 82	.....	25,447 33	17,601 25	506,529 40	60,126 11	.....
Totals	\$1,825,774 44	.....	\$906,934 86	\$41,846 83	\$1,974,556 13	\$270,282 36	.....

U. S. Branch of Foreign Companies :							
Aachen and Munich.....	\$1,180,278 78	.....	\$ 97,147 54	.....	\$ 40,635 74	\$1,318,062 06	\$46,165 75
Atlas	1,779,864 01	.....	111,492 77	.....	18,559 97	1,900,916 75	95,027 88
British America.....	1,042,324 54	.....	64,312 71	.....	78,139 26	1,184,777 59	.....
Caledonian	1,423,398 61	.....	92,938 07	.....	25,829 57	1,512,157 28	37,600 72
Commercial Union	6,124,950 81	\$634,998 65	300,773 65	.....	701,772 68	7,762,495 79	1,662,036 76
General	448,412 57	.....	28,314 65	.....	.....	476,727 22	.....
Hamburg-Bremen	1,084,285 99	.....	70,856 73	.....	68,028 41	1,223,171 13	.....
Liverpool and London and Globe.....	7,961,696 51	706,468 11	580,175 66	.....	41,075 75	9,291,325 93	463,111 92
London and Lancashire.....	2,466,377 02	186,580 16	180,327 69	.....	181,280 25	3,014,564 52	.....
London Assurance.....	2,151,393 21	600,184 32	146,845 65	.....	107,276 18	3,004,698 36	98,737 17
Mannheim .....	.....	1,663,583 63	25,312 85	.....	129,519 11	1,818,415 59	264,448 21
Nationale	275,722 05	.....	25,272 43	.....	53 92	301,048 40	7,846 47
Nord Deutsche	713,048 88	594,543 63	54,501 43	.....	127,031 57	1,489,125 51	325,001 15
North British and Mercantile.....	4,889,852 52	.....	333,513 57	.....	36,501 69	5,259,867 78	25,728 63
Northern Assurance.....	3,060,899 85	.....	191,091 00	.....	586,433 27	3,828,424 12	492,042 59
Norwich Union	1,924,814 13	.....	109,528 94	.....	1,938 25	2,036,281 32	84,256 63
Palatine	2,001,382 92	.....	123,003 63	.....	6,934 63	2,131,921 18	22,169 61
Phoenix	275,722 05	.....	22,498 28	.....	53 92	298,274 25	2,243 81
Phoenix Assurance.....	2,307,239 49	284,934 09	130,724 26	.....	82,682 53	2,805,580 37	122,220 63
Prussian National	1,120,689 90	.....	67,613 87	.....	369,000 01	1,557,303 78	259,425 94
Royal Exchange.....	1,546,820 57	362,900 32	105,918 43	.....	184,045 18	2,199,684 90	20,773 42
Royal	7,152,062 60	1,047,554 81	693,595 11	.....	439,563 57	8,932,781 09	601,035 99
Scottish Union and National.....	2,372,995 94	.....	248,498 12	.....	90,925 00	2,712,419 06	391,520 44
State Assurance.....	168,188 20	.....	23,669 93	.....	12,257 49	204,115 62	60,147 41
Sun Office.....	2,593,133 70	.....	192,235 57	.....	73,187 92	2,858,557 19	33,229 56
Swiss Fire and Life.....	921,911 10	.....	52,733 21	.....	24,635 55	999,279 86	61,815 43
Union	419,351 14	.....	33,048 81	.....	216 35	452,616 30	15,513 51
Union Marine.....	.....	1,059,055 21	23,785 73	.....	176,004 19	1,258,846 13	191,844 90
Urbane	382,428 22	.....	23,037 95	.....	.....	405,466 17	30,926 45
Western Assurance.....	1,231,802 36	311,057 15	97,301 07	.....	152,954 43	1,793,115 01	69 18
Totals	\$59,010,958 10	\$7,453,860 08	\$4,249,669 69	RECAPITULATION—Income.	\$3,356,531 39	\$74,071,019 26	\$5,518,000 16
Kentucky Stock Companies.....	\$ 491,918 71	.....	\$ 96,096 49	.....	\$ 352,083 88	\$ 940,099 08	\$ 274,380 26
Kentucky Mutual Companies.....	21,046 60	.....	10,893 56	.....	16,539 33	48,479 49	5,661 93
Kentucky Assessment Companies.....	158,039 90	.....	14,390 97	.....	15,524 37	187,965 24	20,481 79
Stock Companies of Other States.....	176,799,209 72	\$18,809,925 88	17,680,556 78	.....	6,515,294 57	219,784,996 94	10,940,995 75
Mutual Companies of Other States.....	1,825,774 44	.....	106,934 86	.....	41,846 83	1,974,556 13	270,282 36
U. S. Branch of Foreign Companies.....	59,010,958 10	7,453,860 08	4,249,669 69	.....	3,356,531 39	74,071,019 26	5,518,000 16
Totals	\$238,306,947 47	\$26,263,785 96	\$22,438,642 33	\$10,297,730 38	\$297,007,106 14	\$17,638,808 25

DISBURSEMENTS---Fire and Fire Marine.

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TABLES.

1914

NAME OF COMPANY.	LOSSES		Dividends	Commissions and Brokerage	Taxes	All Other Disbursements	Total Disbursements
	Fire	Marine and Inland					
<i>Kentucky Stock Companies:</i>							
German	\$ 5,455 26	.....	\$12,000 00	\$ 687 06	\$8,646 40	\$20,378 11	\$ 47,166 83
Great Southern.....	247,001 84	.....	15,712 20	39,487 26	9,149 97	81,040 59	392,391 86
Henry Clay.....	131,214 39	.....	45,000 00	48,115 61	5,706 34	88,697 97	318,731 31
Ohio Valley.....	872 40	.....	.....	2,624 11	46 08	18,883 47	22,426 06
Totals	\$384,543 89	.....	\$72,712 20	\$90,914 04	\$23,548 79	\$209,000 11	\$780,719 06
<i>Kentucky Mutual Companies:</i>							
German Mutual, Covington.....	\$ 5,813 02	.....	.....	\$1,556 06	\$1,244 68	\$5,744 46	\$14,358 22
Kentucky and Louisville Mutual.....	17,808 07	.....	.....	13 62	157 35	7,108 45	25,087 49
Newport Mutual.....	1,288 14	.....	.....	511 11	360 36	4,002 04	6,111 65
Totals	\$24,859 23	.....	.....	\$2,080 79	\$1,762 39	\$16,854 95	\$45,557 36
<i>Kentucky Assessment Companies:</i>							
Bracken County.....	\$2,503 00	.....	.....	\$238 48	\$137 25	\$ 824 77	\$3,703 (4)
Campbell County Farmers.....	668 60	.....	.....	.....	58 80	1,295 66	1,963 06
Falls City German Mutual.....	4,375 56	.....	.....	.....	744 89	3,345 83	8,466 28
Farmers Equitable.....	87 50	.....	.....	.....	10 74	780 46	878 70
Farmers Home, Junction City.....	592 10	.....	.....	.....	21 82	355 97	969 89
Farmers Home Mut. Aid, Flem. Co.....	2,158 50	.....	.....	.....	70 94	3,325 84	5,556 28
Farmers, Daviess Co.....	840 50	.....	.....	348 65	10 30	543 55	1,743 00
Farmers Mutual, Boone Co.....	1,135 78	.....	.....	.....	34 18	610 24	1,780 20
Farmers Mutual, Mason Co.....	1,473 22	.....	.....	.....	114 44	1,331 21	2,918 87
Gallatin County Assessment.....	.....	.....	.....	.....	11 94	325 00	336 94
German Mutual, Jefferson Co.....	5,215 73	.....	.....	.....	96 72	3,119 80	8,432 25
German-Washington Mutual.....	2,490 50	.....	.....	.....	1,431 86	4,636 39	8,568 75
Grant County Assessment.....	4,707 69	.....	.....	511 00	52 23	999 05	6,272 97
Hancock County Assessment.....	566 00	.....	.....	.....	15 01	246 49	827 53
Home Mutual .....	.....	.....	.....	747 40	10 00	39 29	796 69
Hurst Home.....	21,382 52	.....	.....	3,870 98	437 09	17,515 90	43,206 49
Indemnity .....	.....	.....	.....	.....	.....	749 79	749 79
Keaton County.....	249 04	.....	.....	.....	10 00	650 31	909 35
Kentucky	1,115 40	.....	.....	5,152 36	.....	9,806 20	16,073 96
Kentucky Growers.....	13,902 31	.....	.....	715 05	139 99	11,696 97	26,454 32
Lincoln	304 00	.....	.....	3,127 94	50 72	920 93	4,403 59
Louisville German Mutual.....	2,578 11	.....	.....	.....	304 11	2,442 08	5,324 30
McLean County Farmers.....	.....	.....	.....	.....	12 00	154 65	166 65
Pendleton County Farmers.....	2,215 65	.....	.....	.....	.....	1,151 61	3,366 66
Planters Co-operative.....	746 91	.....	.....	.....	10 00	1,103 32	1,800 23
Planters, Bowling Green.....	9,813 43	.....	.....	4,064 42	319 70	5,015 76	19,213 31
Totals	\$79,121 45	.....	.....	\$18,779 28	\$4,104 76	\$72,927 07	\$174,932 56

Stock Companies of Other States:

Aetna	\$5,071,967 78	\$20,317 07	\$300,000 00	\$2,053,053 67	\$414,874 34	\$1,552,584 32	\$10,812,827 18
Agricultural	996,306 63	.....	100,000 00	347,827 26	59,885 96	331,367 68	1,835,577 47
Alliance	392,456 71	168,58 92	60,000 00	194,148 29	29,626 63	90,473 92	913,855 58
American Central.....	2,137,182 98	38,156 92	149,985 00	56,217 36	116,414 78	860,841 02	3,299,008 06
American Druggist.....	40,837 00	.....	18,000 00	14,126 61	5,684 46	29,140 26	107,788 33
American, New Jersey.....	2,125,934 84	40,819 41	280,053 00	966,798 27	134,200 73	670,294 12	4,218,100 37
Boston	1,120,266 44	391,394 22	240,000 00	704,181 65	88,486 96	600,442 76	3,704,772 03
Buffalo-German	420,602 43	.....	60,000 00	144,785 33	37,697 13	138,292 52	801,378 01
Camden Fire Association.....	1,053,757 65	.....	73,183 28	414,831 06	33,223 85	328,185 69	1,908,731 53
Citizens, Missouri.....	4,310 75	.....	18,000 00	—164,833 02	3,110 17	24,171 26	—115,240 84
Columbia .....	.....	176,972 33	.....	115,825 14	12,013 31	19,088 89	322,989 67
Commerce	186,193 80	.....	20,000 00	59,807 91	10,527 72	62,414 29	338,943 75
Commercial Union.....	284,927 46	.....	20,000 00	136,527 04	14,354 17	79,018 10	534,806 80
Commonwealth	513,886 43	.....	50,000 00	189,449 88	28,091 22	896,833 37	3,793,954 88
Connecticut	2,048,529 02	.....	160,000 00	755,497 73	—136,036 93	683,891 20	.....
Continental	4,373,977 26	51,800 39	1,000,000 00	1,682,250 34	204,627 55	2,519,372 30	9,892,027 84
County Fire.....	148,750 45	.....	216,000 00	.....	17,269 79	99,781 72	481,801 96
Equitable Fire and Marine.....	187,429 77	1,923 23	24,000 00	113,791 64	6,572 09	90,563 86	424,280 49
Federal	—1 03	731,245 68	120,000 00	551,797 14	50,286 00	65,727 29	1,522,055 08
Fidelity-Phoenix	3,261,571 96	52,038 84	250,000 00	1,318,116 00	190,202 80	1,823,537 05	6,896,466 65
Fire Association of Philadelphia.....	2,583,480 02	.....	300,000 00	833,320 70	152,995 12	845,900 07	4,715,885 91
Fireman's Fund.....	2,520,000 49	1,216,224 83	240,000 00	1,210,963 32	191,538 14	1,094,590 83	6,473,307 61
Firemen's, New Jersey.....	1,704,830 64	.....	240,000 00	653,217 64	38,733 02	741,909 06	3,433,690 36
Franklin	886,797 29	.....	60,001 30	287,531 97	52,935 49	279,828 92	1,566,065 17
Georgia Home.....	205,944 43	.....	.....	45,688 70	20,657 37	59,919 87	332,140 36
German Alliance.....	397,832 92	.....	60,000 00	169,911 10	14,795 10	12,700 39	655,239 51
German American.....	5,240,533 61	.....	600,000 00	1,588,321 91	270,102 60	1,697,822 56	9,397,389 68
German, Illinois.....	628,351 79	.....	40,000 00	266,603 04	28,318 26	70,434 03	1,033,707 06
Germania	1,515,231 74	.....	200,000 00	626,903 00	104,722 45	685,424 73	3,132,281 92
Glens Falls.....	1,408,296 61	43,480 31	110,000 00	504,389 40	71,709 44	556,422 11	2,694,237 87
Granite State.....	432,823 07	.....	20,000 00	136,540 08	19,871 87	128,697 25	737,932 27
Hanover	1,359,432 94	.....	125,000 00	459,270 04	94,712 85	693,250 16	2,641,685 99
Hartford	8,983,884 28	182,489 63	800,000 00	3,183,761 14	562,290 23	2,937,724 04	16,650,069 33
Home	7,921,362 77	358,686 43	1,200,000 00	3,025,432 82	430,357 32	2,412,739 37	13,348,638 31
Imperial Assurance.....	162,994 10	.....	20,000 00	78,160 86	8,894 48	50,653 85	320,693 29
Insurance Co. of North America.....	3,750,656 83	1,830,779 89	480,000 00	1,824,353 35	276,491 84	1,773,410 75	9,935,692 66
Insurance Co. of State of Penn.....	1,194,651 52	141,237 54	60,003 50	466,291 37	67,086 85	381,917 53	2,311,188 31
Massachusetts Fire and Marine.....	305,286 31	108,191 52	15,000 00	185,443 69	13,113 47	104,911 20	731,946 19
Mechanics and Traders.....	465,446 65	2,015 42	12,000 00	112,955 52	35,796 82	131,832 86	730,047 27
Michigan Commercial.....	252,877 02	11,753 75	.....	81,492 26	23,652 60	121,123 17	490,898 80

DISBURSEMENTS---Fire and Fire Marine---Continued.

NAME OF COMPANY.	LOSSES		Dividends	Commissions and Brokerage	Taxes	All Other Disbursements	Total Disbursements
	Fire	Marine and Inland					
Michigan Fire and Marine.....	\$ 427,833 01	.....	\$ 40,000 00	\$ 176,877 03	\$ 23,862 96	\$ 136,183 31	\$ 798,762 31
Milwaukee Mechanics.....	1,288,789 58	.....	120,000 00	447,913 35	88,100 61	462,185 50	2,406,989 04
National	4,802,333 34	.....	400,000 00	1,549,028 66	319,333 34	2,504,731 07	9,575,396 41
National Union.....	1,604,025 98	.....	30,000 00	397,171 19	107,772 81	615,559 01	2,814,528 99
New Hampshire.....	1,528,035 45	.....	135,030 00	583,685 67	106,722 45	1,433,268 17	3,783,741 74
New Jersey.....	383,185 81	\$ 29,954 42	.....	190,810 06	26,185 85	176,782 84	806,918 98
Niagara	1,704,732 58	39,363 16	250,000 00	863,681 61	111,076 35	601,355 55	3,659,656 25
North British and Mercantile.....	970,378 36	.....	20,000 00	137,040 59	15,949 29	52,589 42	495,131 68
North River.....	921,123 63	.....	51,991 50	415,620 31	46,136 56	298,702 99	1,733,589 41
Northwestern National.....	1,337,029 52	7,043 20	150,000 00	657,102 36	110,740 89	536,857 71	2,798,773 68
Old Colony.....	322,262 40	91,138 28	24,000 00	144,635 26	15,380 46	68,474 09	665,890 49
Orient	849,321 41	43,391 46	.....	321,597 62	64,939 88	274,393 01	1,533,643 38
Pennsylvania	2,332,893 58	.....	235,000 00	800,658 81	117,248 62	455,913 07	3,951,714 09
Phoenix	3,656,765 06	.....	663,091 05	1,027,403 77	202,512 04	1,053,487 27	6,003,259 19
Providence-Washington	1,493,618 04	725,279 36	100,000 00	759,637 97	112,319 51	469,752 54	3,690,607 42
Queen	2,605,692 31	.....	300,000 00	929,538 80	139,453 43	961,946 62	5,289,407 30
Reliance	424,148 51	352,276 14	24,000 00	148,196 49	35,938 91	240,273 91	872,567 82
Rhode Island.....	364,810 24	.....	40,000 00	206,135 19	21,714 21	20,553 78	663,213 52
St. Paul Fire and Marine.....	2,826,331 98	959,791 79	620,000 00	1,554,278 56	175,651 60	685,304 17	6,821,321 10
Security, Conn.....	1,236,780 94	.....	90,000 00	412,976 28	82,440 13	546,843 26	2,368,040 61
Security, Ohio.....	33,765 04	.....	9,000 00	27,750 98	2,273 19	23,376 78	96,163 99
Springfield Fire and Marine.....	3,448,088 50	.....	250,000 00	1,102,785 61	197,831 76	1,115,227 47	6,113,933 34
Standard	352,773 62	45,757 70	45,757 70	159,753 67	28,819 08	123,012 08	710,116 25
United States	385,670 63	.....	28,000 00	249,167 58	21,369 77	50,723 58	734,931 56
Westchester	2,129,934 88	.....	160,000 00	645,838 75	116,622 09	632,310 30	3,684,706 02
Williamsburgh City.....	1,655,896 49	.....	120,000 00	1,046,991 61	72,130 84	242,270 58	3,127,289 52
Totals	\$104,152,742 76	\$9,119,208 25	\$12,303,096 53	\$40,335,780 16	\$6,548,038 39	\$38,705,244 95	\$211,164,111 04
<i>Mutual Companies of Other States:</i>							
Indiana Lumbermen's.....	\$141,361 70	.....	\$147,090 81	.....	\$7,600 98	\$58,540 51	\$354,594 00
Lumbermen's Mutual.....	170,308 16	.....	173,344 94	\$29,947 11	8,413 82	58,853 05	440,867 08
Lumber Mutual	175,725 81	.....	186,686 93	186,686 93	9,564 68	63,736 36	462,409 40
Pennsylvania Lumbermen's.....	169,090 13	.....	180,692 16	28,004 09	9,089 96	59,546 95	446,403 29
Totals	\$656,485 80	.....	\$687,814 84	\$84,646 82	\$34,619 44	\$240,676 87	\$1,704,273 77

RISKS, PREMIUM AND LOSSES—Fire.

XXX

TABLES.

1914

NAME OF COMPANY.	Risks in Force at Beginning of the Year.	Risks Written During the Year.	Risks Terminated During the Year.	Risks Re-insured During the Year.	Risks in Force at the End of the Year.	Premiums Received During the Year.	Losses Paid During the Year.
<i>Kentucky Stock Companies:</i>							
German.....	\$3,311,555 00	\$ 2,317,346 50	\$1,159,016 50	\$ 55,575 00	\$ 4,414,340 00	\$ 25,282 64	\$ 5,455 26
*Great Southern.....	7,726,430 00	26,706,817 00	8,237,406 00	9,381,833 00	18,281,261 00	196,934 55	247,001 84
Henry Clay.....	9,196,743 00	898,410 93	124,025 00	90,625 00	683,750 93	257,537 34	131,214 39
Ohio Valley.....						12,164 18	872 40
Totals.....	\$12,508,328 00	\$29,922,574 43	\$9,520,507 50	\$9,528,033 00	\$23,382,361 93	\$491,918 71	\$384,543 89
<i>Kentucky Mutual Companies:</i>							
German Mutual, Covington.....	\$4,665,925 00	\$1,183,300 00	\$ 909,600 00	.....	\$4,949,625 00	\$10,766 45	\$ 5,813 02
Kentucky and Louisville Mutual.....	7,726,430 00	1,095,520 00	1,396,462 00	.....	7,995,488 00	5,808 36	17,808 07
Newport Mutual.....	2,486,726 00	555,075 00	476,775 00	.....	2,565,026 00	4,471 79	1,238 14
Totals.....	\$14,879,081 00	\$3,833,895 00	\$2,762,837 00	.....	\$15,480,139 00	\$21,046 60	\$24,859 23
<i>Kentucky Assessment Companies:</i>							
Bracken County.....	\$207,205 00	\$ 88,825 00	\$ 80,845 00	.....	\$215,185 00	\$1,908 43	\$2,503 00
Campbell County Farmers.....	945,570 00	116,993 00	38,555 00	.....	1,024,008 00	1,071 38	688 60
Falls City German Mutual.....	5,428,644 00	290,285 00	118,395 00	.....	5,600,534 00	5,118 52	4,375 56
Farmers Equitable.....	146,203 00	38,540 00	51,109 00	.....	133,631 00	874 44	87 50
Farmers Home, Junction City.....	197,284 00	2,900 00	14,305 00	.....	183,879 00	924 58	592 10
Farmers Home Mut. Aid, Flem. Co.	1,382,780 00	112,675 00	32,115 00	.....	1,463,340 00	3,945 86	2,158 50
Farmers Davies County.....	651,928 90	203,070 00	184,748 25	.....	669,650 65	3,052 49	840 50
Farmers Mutual, Boone County.....	1,687,466 00	377,335 00	329,045 00	.....	1,735,746 00	2,239 21	1,135 78
Farmers Mutual, Mason County.....	1,773,912 00	121,110 00	36,282 00	.....	1,858,740 00	3,402 05	1,473 22
Gallatin County Assessment.....	242,373 00	72,425 00	800 00	.....	343,998 00	199 23	.....
German Mutual, Jefferson County.....	3,036,725 00	384,250 00	83,000 00	.....	3,337,975 00	5,272 79	5,215 73
German Washington Mutual.....	6,298,628 00	425,223 00	280,986 00	.....	6,442,765 00	6,282 35	2,490 50
Grant County Assessment.....	1,047,873 18	290,384 00	207,216 00	.....	1,100,741 18	5,390 99	4,707 69
Hancock County Assessment.....	171,690 00	67,404 00	.....	.....	239,094 00	847 97	566 00
Home Mutual.....	104,555 00	70,555 00	18,480 00	.....	156,630 00	1,039 89	.....
Hurst Home.....	4,759,670 00	967,745 00	877,130 00	.....	4,850,285 00	40,858 53	21,382 52
Indemnity.....	.....	111,035 00	.....	.....	111,035 00	1,130 73	.....
Kenton County.....	1,065,127 00	315,430 00	275,347 00	.....	1,104,630 00	656 81	249 04
Kentucky.....	.....	1,322,395 00	.....	.....	1,322,395 00	18,110 78	1,115 40
Kentucky Growers.....	3,187,784 00	1,114,611 00	921,484 00	.....	3,380,911 00	23,839 71	13,902 31
Lincoln.....	122,400 00	308,650 00	195,050 00	.....	235,700 00	4,008 00	304 00
Louisville German Mutual.....	3,868,257 00	320,355 00	211,635 00	.....	3,976,977 00	4,278 25	2,578 11
McLean County Farmers.....	.....	104,200 00	.....	.....	104,200 00	260 65	.....
Pendleton County Farmers.....	918,257 00	108,165 00	32,739 00	.....	993,683 00	4,449 49	2,215 05
Planters Co-operative.....	825,871 00	186,568 00	270,368 00	.....	742,071 00	2,019 41	746 91
Planters, Bowling Green.....	2,510,785 00	414,031 00	294,805 00	.....	2,630,011 00	16,836 33	9,813 43
Totals.....	\$40,579,378 08	\$7,904,909 00	\$4,555,039 25	.....	\$43,929,847 83	\$158,039 90	\$79,121 45

Stock Companies of Other States:

Actna	\$1,000,329,704 00	\$809,849,197 00	\$204,284,154 00	\$1,557,086,512 00	\$8,970,669 41
Agricultural	469,171,600 00	206,522,907 00	89,693,000 00	399,244,200 00	1,704,780 55
Alliance	114,348,516 00	91,606,844 00	19,156,011 00	99,966,381 00	392,456 13
American	666,560,878 00	490,828,277 00	396,106,322 00	331,581,317 00	1,869,552 23
American Druglists	12,464,793 00	14,788,282 00	1,713,137 00	12,768,171 00	40,837 00
American, New Jersey	1,062,233,678 00	551,078,619 00	499,141,731 00	973,192,516 00	3,810,274 11
Boston	416,627,169 00	317,400,974 00	265,127,321 00	357,610,300 00	1,772,789 56
Buffalo	203,673,882 00	101,914,469 00	109,851,063 00	160,728,911 00	897,075 47
Camden Fire Association	283,939,191 00	235,686,825 00	200,677,013 00	38,525,083 00	*1,652,665 88
Citizens, Missouri	217,539,598 00	157,237,140 00	29,066,411 00	5,702,075 00	—356,343 10
Commerce	56,465,706 00	40,132,876 00	35,988,605 00	10,281,952 00	253,487 54
Commercial Union	104,930,451 00	79,796,682 00	75,937,355 00	24,382,802 00	593,089 86
Commonwealth	232,714,521 00	202,476,005 00	175,479,820 00	60,753,606 00	103,415,972 40
Connecticut	860,132,214 00	467,951,691 00	443,553,648 00	781,346,991 00	900,787 84
Continental	1,922,191,588 00	1,120,424,542 00	1,000,387,428 00	211,314,144 00	3,537,417 80
County Fire	86,526,562 00	61,291,976 00	101,900,049 00	17,919,899 00	8,219,151 25
Equitable Fire and Marine	163,573,416 00	156,205,156 00	117,441,534 00	155,140,676 00	1,830,914,556 00
Federal	1,412,424,230 00	865,320,396 00	745,336,921 00	179,635,639 00	27,998,590 00
Fidelity-Phoenix	796,557,468 00	559,135,888 00	511,829,677 00	74,645,966 00	47,196,362 00
Fire Association of Philadelphia	803,080,654 00	528,497,444 00	484,371,921 00	129,608,635 00	6,420,182 14
Fireman's Fund	621,203,240 00	273,481,002 00	233,650,506 00	89,993,317 00	3,261,571 96
Firemen's, New Jersey	287,369,130 00	176,827,082 00	169,887,961 00	35,228,302 00	335,851 50
Franklin	52,406,719 00	27,434,524 00	37,582,464 00	12,729,635 00	—1 03
Georgia Home	472,536,271 00	337,734,424 00	323,233,985 00	94,621,984 00	3,261,571 96
German Alliance	2,336,843,972 00	1,582,967,159 00	1,548,512,907 00	529,450,661 00	2,583,480 02
German American	99,103,447 00	98,240,636 00	71,798,531 00	14,167,661 00	148,750 45
German, Illinois	784,327,985 00	493,474,793 00	397,533,401 00	85,305,712 00	187,429 77
Germania	533,246,374 00	333,249,236 00	295,123,026 00	82,112,514 00	628,351 70
Glens Falls	114,446,495 00	78,802,286 00	70,971,180 00	22,560,709 00	1,515,231 74
Granite State	606,281,105 00	340,680,827 00	342,339,605 00	106,708,863 00	1,408,236 61
Hanover	2,907,542,017 00	2,137,786,914 00	1,910,706,673 00	316,628,620 00	432,823 07
Hartford	2,973,109,708 00	2,260,585,423 00	1,989,827,695 00	514,356,646 00	2,279,286 22
Home	77,105,537 00	62,825,099 00	54,442,006 00	14,019,081 00	16,450,257 99
Imperial Assurance	1,246,807,642 00	772,571,239 00	722,931,391 00	158,568,187 00	7,921,362 77
Insurance Co. of North America	392,153,277 81	274,782,390 25	303,288,919 56	97,446,279 70	7,921,362 77
Insurance Co., State of Pa.	81,719,463 00	50,648,292 00	50,488,028 00	15,137,915 00	331,721 84
Massachusetts Fire and Marine	152,859,792 00	116,097,292 00	109,119,284 00	51,772,917 00	381,721 84
Mechanics and Traders	128,307,326 00	81,589,003 00	89,369,952 00	73,822,293 00	162,994 10
Michigan Commercial	140,417,430 00	104,715,416 00	95,023,157 00	21,966,184 00	37,750,666 83
Michigan Fire and Marine					*1,137,889,303 00
					3,750,666 83
					1,194,651 52
					1,94,360 50
					305,286 31
					465,446 06
					421,022 81
					700,807 52
					427,839 01

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RISKS, PREMIUM AND LOSSES—Fire—Continued.

	Risks in Force at Beginning of the Year.	Risks Written During the Year.	Risks Terminated During the Year.	Risks Re-insured During the Year.	Risks in Force at the End of the Year.	Premiums Received During the Year.	Losses Paid During the Year.
Milwaukee Mechanics.....	\$ 496,321,278 00	\$ 269,902,566 00	\$ 257,696,433 00	\$ 68,102,691 00	\$ 446,361,720 00	\$1,926,810 27	\$1,288,789 58
National	1,919,601,851 00	1,472,856,884 00	1,255,705,515 00	467,965,425 00	1,668,786,764 00	8,643,550 93	4,802,303 34
National Union.....	573,594,584 00	398,071,243 00	392,862,860 00	164,897,447 00	413,905,537 00	1,969,371 52	1,004,025 98
New Hampshire.....	508,799,325 00	324,970,541 00	301,725,963 00	77,514,560 00	492,529,343 00	2,749,893 45	1,526,035 45
New Jersey.....	112,433,198 00	324,345,975 00	79,325,298 00	36,527,321 00	104,815,614 00	701,221 70	383,185 81
Niagara	706,105,472 00	562,460,069 00	439,075,735 00	141,371,022 00	688,118,784 00	3,771,556 39	1,794,732 58
North British and Mercantile.....	160,468,758 00	119,312,665 00	123,263,235 00	34,216,890 00	122,901,198 00	545,787 89	270,378 36
North River.....	396,317,652 00	334,426,345 00	308,275,248 00	136,870,130 00	285,598,619 00	1,711,506 06	921,128 06
Northwestern National.....	775,481,783 00	775,654,119 00	302,891,417 00	62,041,913 00	739,002,574 00	2,701,815 97	1,337,029 62
Old Colony.....	98,198,444 00						
Orient	341,773,302 00	84,291,012 00	70,665,674 00	28,456,480 00	83,367,302 00	477,744 17	322,262 40
Pennsylvania	770,870,357 00	234,174,882 00	215,991,731 00	78,393,520 00	281,562,933 00	1,452,013 83	819,321 41
Pennsylvania	1,209,780,390 00	482,864,572 00	469,634,296 00	109,273,157 00	674,827,476 00	6,648,190 54	2,332,893 58
Providence-Washington	513,318,613 00	848,189,750 00	785,719,596 00	175,408,334 00	1,096,842,210 00	5,399,701 31	3,056,765 06
Queen	841,304,518 00	401,112,600 00	362,714,334 00	115,946,875 00	435,770,004 00	2,456,467 57	1,493,618 04
Reliance	192,849,035 00	560,475,879 00	523,691,695 00	100,309,742 00	777,778,960 00	4,358,580 17	2,605,692 31
Rhode Island.....	131,705,597 00	109,593,961 00	121,298,292 00	42,605,451 00	138,539,253 00	676,693 90	424,148 51
St. Paul Fire and Marine.....	801,019,871 00	136,238,472 00	110,808,076 00	45,468,192 00	111,667,801 00	683,998 44	364,810 34
Security, Connecticut.....	471,141,222 00	516,049,553 00	459,480,718 00	72,592,646 00	785,046,060 00	4,806,077 44	2,826,331 98
Security, Ohio.....	21,635,948 00	471,353,126 00	252,483,962 00	105,498,083 00	407,512,303 00	2,089,974 34	1,236,780 94
Springfield Fire and Marine.....	1,057,044,659 00	15,586,553 00	13,142,823 00	5,360,398 00	24,718,280 00	110,428 63	33,763 04
Standard	108,155,947 00	798,972,112 00	691,043,203 00	168,475,252 00	996,496,19 00	5,580,495 19	3,448,088 50
United States.....	121,605,930 00	114,996,820 00	79,493,811 00	27,707,907 00	115,851,049 00	672,835 65	352,773 62
Westchester	786,896,161 00	525,079,278 00	481,386,886 00	163,840,902 00	96,844,966 00	712,650 14	385,670 63
Williamsburgh City.....	594,582,920 00	440,349,861 00	413,090,987 00	120,217,428 00	666,747,651 00	3,372,637 48	2,129,934 88
Totals	\$39,210,078,564 81	\$26,683,933,638 25	\$23,908,593,066 56	\$7,600,333,300 70	\$34,385,065,835 80	\$176,729,775 56 *69,434 16	\$104,152,742 76
<i>Mutual Companies of Other States:</i>							
Indiana Lumbermen's.....	\$17,266,018 00	\$23,681,071 00	\$20,360,246 00	\$719,350 00	\$19,867,493 00	\$415,511 60	\$141,361 70
Lumbermen's Mutual.....	19,729,068 00	24,219,551 00	22,942,350 00	35,500 00	20,970,769 00	457,081 04	170,308 16
Lumber Mutual	19,810,579 00	24,885,893 00	23,476,291 00	.....	21,220,041 00	489,670 98	175,725 81
Pennsylvania Lumbermen's.....	20,449,196 00	24,255,067 00	23,400,760 00	8,500 00	21,235,063 00	463,480 82	169,690 13
Totals	\$77,254,861 00	\$97,041,382 00	\$80,239,587 00	\$763,350 00	\$83,293,306 00	\$1,825,774 44	\$656,485 80

RISKS, PREMIUMS AND LOSSES---Marine and Inland.

NAME OF COMPANY.	Risks in Force at Beginning of Year	Risks Written During the Year	Risks Terminated During the Year	Risks Re-insured During the Year	Risks in Force at the End of the Year	Premiums Received During the Year	Losses Paid During the Year
<i>Stock Companies of Other States:</i>							
Actia	\$88,586,525 00	\$505,062,363 00	\$505,970,503 00	\$20,870,771 00	\$46,807,614 00	\$1,840,295 71	\$820,347 07
Alliance	14,417,748 00	63,450,926 00	55,243,810 00	2,045,413 00	20,579,451 00	338,086 50	168,150 03
American Central	633,359 00	15,426,216 00	15,443,301 00	.....	638,274 00	71,186 25	38,456 92
American, New Jersey	4,283,871 00	8,594,750 00	6,253,315 00	419,866 00	6,205,440 00	132,593 31	40,819 41
Boston	39,698,319 00	171,071,989 00	171,307,578 00	3,687,116 00	35,775,614 00	1,670,828 07	891,294 22
Citizens, Missouri	98,657 00	2,150 00	108,857 00	61,970 00	.....	.....	.....
Columbia	35,938,865 00	120,578,653 00	117,386,667 00	16,611,855 00	22,538,996 00	379,445 43	176,972 33
Continental	7,846,652 00	10,662,604 00	9,802,951 00	3,212,736 00	5,193,669 00	128,224 05	51,800 39
Equitable Fire and Marine	9,830 00	.....	9,830 00	.....	.....	1,923 23	1,923 23
Federal	208,796,353 00	1,400,463,530 00	1,437,998,453 00	74,798,969 00	96,462,791 00	1,621,297 65	734,245 08
Fidelity Phoenix	6,380,805 00	9,711,484 00	8,812,360 00	2,058,976 00	5,221,014 00	123,260 60	52,038 84
Fireman's Fund	89,659,293 00	916,033,531 00	909,987,047 00	32,013,083 00	63,092,099 00	2,406,732 36	1,216,224 83
Glebe Falls	4,481,970 00	7,696,466 00	3,617,810 00	653,275 00	7,907,531 00	117,374 90	43,480 31
Hartford	30,001,228 00	63,621,592 00	58,840,836 00	5,674,696 00	59,107,288 00	753,142 26	182,489 63
Home	37,896,889 00	440,741,517 00	423,814,409 00	6,793,802 00	48,030,195 00	788,460 42	358,686 43
Insurance Co. of North America	118,261,526 00	1,045,119,472 00	995,453,350 00	6,797,045 00	161,130,062 00	3,623,294 90	1,830,779 89
Insurance Co. State of Pa.	9,615,479 00	21,406,465 00	16,731,079 00	452,690 00	12,838,175 00	382,041 61	141,237 64
Massachusetts Fire and Marine ..	8,839,296 00	36,717,839 00	32,228,650 00	930,750 00	12,397,935 00	296,722 57	108,191 62
Mechanics and Traders .....	.....	117,862 00	117,862 00	.....	.....	333 33	2,015 42
Michigan Commercial	1,863,842 00	4,913,752 00	4,437,501 00	2,042,367 00	297,725 00	40,889 04	11,753 75
New Jersey	2,295,416 00	500,040 00	2,295,416 00	.....	500,040 00	6,255 50	29,954 42
Niagara	1,061,200 00	3,458,125 00	2,022,791 00	1,198,186 00	1,207,348 00	55,740 62	39,363 16
Northwestern National .....	.....	1,810,752 00	794,708 00	.....	1,016,044 00	36,663 62	7,013 20
Old Colony	6,633,511 00	12,181,240 00	12,326,340 00	2,442,487 00	4,045,474 00	147,165 18	91,138 28
Orient	4,139,408 00	8,004,590 00	7,193,747 00	561,160 00	4,389,091 00	111,618 93	43,391 46
Providence-Washington	28,364,996 00	331,231,904 00	325,211,992 00	6,562,430 00	27,821,978 00	1,232,687 16	725,279 36
Queen	21,050,919 00	175,661,177 00	171,175,612 00	173,078 00	24,763,405 00	706,689 18	352,276 14
St. Paul Fire and Marine	35,638,978 00	486,480,322 00	467,702,063 00	3,217,791 00	51,199,446 00	1,738,905 07	959,754 79
Totals	\$785,955,061 00	\$5,860,791,671 00	\$5,762,890,468 00	\$193,301,442 00	\$690,554,822 00	\$18,809,925 88	\$9,119,208 25

<i>U. S. Branch of Foreign Companies:</i>							
Commercial Union Assurance.....	\$19,174,955 00	\$702,839,008 00	\$702,672,277 00	\$1,680,366 00	\$17,661,320 00	\$631,998 65	\$123,885 55
Liverpool and London and Globe.....	27,382,908 00	61,569,517 00	57,065,955 00	6,712,219 00	28,204,251 00	708,468 11	350,834 08
London and Lancashire.....	6,861,327 00	14,810,200 00	12,174,739 00	1,673,089 00	7,823,659 00	186,580 16	85,323 15
London Assurance.....	49,987,705 00	315,562,251 00	332,786,414 00	10,662,893 00	22,710,739 00	440,184 32	352,074 68
Manulife.....	57,441,862 00	531,622,936 00	526,650,181 00	23,845,312 00	41,569,302 00	1,653,583 63	862,108 95
Nord Deutsche	4,113,524 00	96,783,385 00	92,141,336 00	1,581,173 00	7,174,460 00	594,543 63	215,545 36
Norwich Union.....	20,025,931 00	90,558,015 00	93,853,025 00	7,517,768 00	9,203,153 00	281,934 09	148,865 35
Phoenix Assurance.....	10,189,795 00	120,755,255 00	122,385,223 00	7,273,359 00	10,286,468 00	362,900 32	109,922 58
Royal Exchange.....	33,900,451 00	353,225,870 00	351,328,452 00	1,257,501 00	34,540,368 00	1,017,554 81	430,199 97
Royal							
Union Marine.....	35,605,882 00	430,817,459 00	435,906,511 00	11,296,678 00	19,259,149 00	1,059,055 21	575,787 51
Western Assurance.....	10,584,991 00	87,547,427 00	86,646,086 00	1,755,559 00	9,700,773 00	311,057 15	199,792 90
Totals	\$284,269,331 00	\$2,812,121,323 00	\$2,813,560,205 00	\$74,705,827 00	\$208,124,622 00	\$7,453,800 08	\$3,842,341 47

RECAPITULATION—RISKS, PREMIUMS AND LOSSES—MARINE AND INLAND.

Stock Companies of Other States...	\$785,955,061 00	\$5,860,791,671 00	\$5,762,890,468 00	\$193,301,442 00	\$690,554,822 00	\$18,800,925 88	\$9,119,208 25
U. S. Branch of Foreign Companies	284,269,331 00	2,812,121,323 00	2,813,560,205 00	74,705,827 00	208,124,622 00	7,453,800 08	3,842,341 47
Total	\$1,070,224,392 00	\$8,672,912,994 00	\$8,576,450,673 00	\$268,007,269 00	\$898,679,444 00	\$26,263,785 96	\$12,961,549 72

BUSINESS IN KENTUCKY DURING THE YEAR.

NAME OF COMPANY.	FIRE				MARINE AND INLAND				Paid to State of Kentucky for 2% Tax on Premiums
	Risks Written	Premiums Received	Losses Paid	Losses Incurred	Risks Written	Premiums Received	Losses Paid	Losses Incurred	
<i>Kentucky Stock Companies:</i>									
German Mutual.....	\$ 2,109,976 50	\$ 25,282 64	\$ 5,455 26	\$ 5,455 26					
Great Southern.....	19,006,008 00	164,229 39	70,290 10	76,995 00					
Henry City.....	12,881,206 00	232,307 88	114,182 57	124,006 72					
Ohio Valley.....	898,410 33	12,164 18	872 40						
Totals.....	\$24,895,601 43	\$434,633 59	\$191,030 33	\$206,456 98					
<i>Kentucky Mutual Companies:</i>									
German Mutual, Covington.....	\$1,193,300 00	\$10,868 90	\$ 5,813 02						
Kentucky and Louisville Mutual.....	1,605,520 00	6,175 07	17,808 07	\$19,096 25					
Newport Mutual.....	555,075 00	4,627 82	1,238 14						
Totals.....	\$3,353,895 00	\$21,671 79	\$24,859 23	\$19,096 25					
<i>Kentucky Assessment Companies:</i>									
Bracken County.....	\$ 88,825 00	\$1,908 43	\$2,503 00	\$2,503 00					
Campbell County Farmers.....	116,993 00	1,071 38	688 00	688 00					
Falls City German Mutual.....	290,285 00	4,422 02	4,375 56	4,375 56					
Farmers Equitable.....	38,540 00	177 60	87 50	87 50					
Farmers Home, Junction City.....	2,900 00	921 88	592 10	1,402 10					
Farmers Home Mut. Aid Assn.....	112,675 00	3,603 86	2,158 50	2,158 50					
Farmers, Davless County.....	203,070 00	610 58	846 50	846 50					
Farmers Mutual, Boone County.....	377,325 00	1,450 53	1,135 78	1,135 78					
Farmers Mutual, Mason County.....	121,110 00	3,402 65	1,473 22	1,473 22					
Gallatin County Assessment.....	72,425 00	190 23							
German Mutual, Jefferson County.....	384,250 00	5,211 95	5,215 73	5,215 73					
German Washington Mutual.....	425,223 00	6,282 35	2,400 50	2,400 50					
Grant County Assessment.....	200,084 00	1,110 21	4,701 69	4,701 69					
Hancock County Assessment.....	67,404 00	556 45	566 00	566 00					
Home Mutual.....	70,555 00	348 65		800 00					
Hurst Home.....	967,745 00	37,633 51	21,382 52	21,782 52					
Indemnity.....	111,635 00	1,130 72		5,975 00					
Kenton County.....	315,450 00	649 15	249 04	249 04					
Kentucky.....	1,322,365 00	18,110 78	1,115 40	16,032 40					
Kentucky Growers.....	1,114,611 00	23,869 71	13,902 31	14,101 06					
Lincoln.....	308,650 00	4,008 00	304 00	614 00					
Louisville German Mutual.....	320,355 00	4,076 25	2,578 11	2,578 11					
McLean County Farmers.....	104,260 00	260 65							
Pauldon County Farmers.....	108,165 00	3,620 58	2,215 05	2,215 05					
Planters Co-operative.....	186,588 00	1,689 41	746 91	746 91					
Planters, Bowling Green.....	414,031 00	14,196 61	9,813 43	9,813 43					
Totals.....	\$7,904,909 00	\$140,513 58							

BUSINESS IN KENTUCKY DURING THE YEAR---Continued.

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TABLES.

1914

NAME OF COMPANY.	FIRE				MARINE AND INLAND				Paid to State of Kentucky for 2% Tax on Premiums
	Risks Written	Premiums Received	Losses Paid	Losses Incurred	Risks Written	Premiums Received	Losses Paid	Losses Incurred	
Michigan Fire and Marine.....	\$ 515,750 00	\$ 6,874 38	\$ 6,325 26	\$ 6,224 55	.....	.....	.....	.....	\$ 125 81
Milwaukee Mechanics.....	1,187,688 00	20,929 69	38,427 99	40,068 78	.....	.....	.....	.....	418 59
National.....	9,291,993 00	89,616 42	56,800 42	54,748 71	.....	.....	.....	.....	1,792 33
National Union.....	4,061,400 00	99,636 08	117,949 59	123,378 05	.....	.....	.....	.....	1,997 43
New Hampshire.....	1,686,635 00	21,858 95	9,666 89	10,718 94	.....	.....	.....	.....	490 56
New Jersey.....	5,443 00	222 24	.....	.....	.....	.....	.....	.....	4 44
Niagara.....	4,608,388 00	57,295 72	25,986 14	27,628 61	.....	.....	.....	.....	1,065 70
North British and Mercantile.....	736,065 00	6,813 90	4,139 96	4,286 17	.....	.....	.....	.....	136 90
North River.....	2,473,232 00	32,828 36	17,580 72	17,497 72	.....	.....	.....	.....	646 57
Northwestern National.....	1,201,764 00	16,030 53	8,634 73	8,769 57	.....	.....	.....	.....	339 43
Old Colony.....	1,468,211 00	18,023 26	13,198 26	12,888 64	.....	.....	.....	.....	426 89
Orient.....	2,044,599 00	18,732 99	15,213 33	15,162 33	.....	.....	.....	.....	372 49
Pennsylvania.....	2,879,896 00	37,990 00	39,077 59	36,675 52	.....	.....	.....	.....	853 75
Phoenix.....	6,890,651 00	101,549 79	41,981 71	44,688 03	.....	.....	.....	.....	2,031 00
Providence, Washington.....	1,031,869 00	21,355 70	26,523 89	22,502 04	.....	11,594 28	4,147 43	3,530 36	817 04
Queen.....	4,173,795 00	57,694 28	44,705 02	50,247 02	.....	.....	.....	.....	1,153 86
Reliance.....	1,052,870 00	14,770 69	4,611 09	5,134 24	.....	.....	.....	.....	295 40
Rhode Island.....	1,496,292 00	13,061 40	9,497 42	9,786 71	.....	10,673 24	3,748 91	3,398 22	302 80
St. Paul Fire and Marine.....	2,940,194 00	37,308 88	28,644 21	34,168 59	.....	.....	.....	.....	1,111 96
Security, Connecticut.....	2,181,204 00	27,824 67	15,276 61	15,469 97	.....	.....	.....	.....	788 96
Security, Ohio.....	2,025,361 00	22,387 21	5,415 91	6,022 37	.....	.....	.....	.....	535 29
Springfield Fire and Marine.....	6,533,298 00	112,436 67	93,692 66	99,339 19	.....	.....	.....	.....	2,248 73
Standard.....	6,474,073 00	83,162 54	31,522 80	35,329 70	.....	.....	.....	.....	2,048 72
United States.....	1,248,799 00	13,575 16	5,179 92	5,067 24	.....	.....	.....	.....	272 30
Westchester.....	4,499,581 00	61,315 67	35,223 27	34,855 74	.....	.....	.....	.....	1,522 63
Williamsburgh City.....	1,428,561 00	21,640 77	13,679 21	16,534 35	.....	.....	.....	.....	433 94
Totals.....	\$271,816,309 88	\$3,435,541 34	\$2,417,323 97	\$2,565,502 83	\$8,551,724 00	\$78,724 58	\$40,439 62	\$37,659 04	\$72,118 02
<i>Mutual Companies of Other States:</i>									
Indiana Lumbermen's.....	\$716,281 00	\$10,910 74	\$14,039 16	\$14,039 16	.....	.....	.....	.....	\$218 21
Lumbermen's Mutual.....	601,233 00	15,875 21	17,804 14	17,804 14	.....	.....	.....	.....	517 40
Lumber Mutual.....	338,933 25	8,833 72	12,041 11	12,041 11	.....	.....	.....	.....	176 67
Pennsylvania Lumbermen's.....	306,575 00	5,215 76	9,127 89	9,127 89	.....	.....	.....	.....	104 32
Totals.....	\$1,963,082 25	\$40,835 43	\$53,012 30	\$53,012 30	.....	.....	.....	.....	\$816 70

TABLE

Showing by agencies the premiums received and losses paid in Kentucky by the Stock, Fire and Fire Marine Insurance Companies of other States and foreign countries, as returned to the Auditor for the year ending December 31, 1914:

Cities and Towns	Premiums Received	Losses Paid	Cities and Towns	Premiums Received	Losses Paid
Adairville	\$ 5,258 00	\$ 1,493 00	Cynthiana	19,548 00	2,423 00
Alexandria	410 00	.....	Crestwood	2,395 00	4 00
Ashland	4,238 00	3,799 00	Danville	30,076 00	52,518 00
Asheville	62,189 00	26,750 00	Dawson Springs	6,172 00	7,753 00
Auburn	7,140 00	122 00	Dayton	7,590 00	1,089 00
Augusta	13,680 00	1,054 00	Dixon	10,020 00	4,267 00
Bagdad	1,661 00	.....	Dover	389 00	398 00
Bandana .....	.....	5 00	Drakesboro	113 00	2,375 00
Bardstown	64,835 00	5,504 00	Dry Ridge	3,157 00	.....
Bardwell	7,149 00	15,505 00	Dunmore	411 00	.....
Beattyville	723 00	1,149 00	Dundee	—10 00	.....
Barlow	748 00	170 00	Earlington	8,542 00	2,573 00
Barboursville	6,596 00	15,016 00	Elkton	9,016 00	1,946 00
Blackford	10 00	.....	Elizabethtown	38,825 00	37,388 00
Beaver Dam	5,969 00	1,388 00	Eddyville	5,974 00	4,802 00
Bellevue	14,968 00	3,089 00	Edmonton	41 00	30 00
Berry	1,066 00	.....	East Bernstadt	217 00	.....
Benton	15,866 00	8,440 00	Eminence	10,602 00	7,127 00
Berea	4,464 00	2,779 00	Erlanger	320 00	11 00
Bloomfield	7,837 00	3,692 00	Ewing	1,055 00	13 00
Burnside	5,608 00	6 00	Falmouth	10,992 00	6,954 00
Bedford	323 00	.....	Fairfield	6,187 00	193 00
Bowling Green	80,966 00	34,184 00	Fordsville	2,771 00	3,495 00
Brandenburg	4,128 00	1,964 00	Flemingsburg	14,506 00	6,719 00
Brooksville	6,403 00	570 00	Frankfort	84,629 00	36,942 00
Buffalo	2,655 00	1,109 00	Franklin	18,941 00	2,739 00
Bremen	676 00	.....	Fulton	25,535 00	10,253 00
Bethel	372 00	.....	Fullerton .....	.....	596 00
Burkin	1,672 00	1,610 00	Freeburn	444 00	.....
Butler .....	.....	7 00	Fredonia	468 00	465 00
Burlington	625 00	.....	Foster	361 00	5 00
Broadhead	413 00	.....	Georgetown	40,881 00	14,356 00
Brownsville	186 00	.....	Ghent	383 00	19 00
Boston	237 00	.....	Greenup	2,574 00	.....
Bradfordsville	68 00	.....	Glasgow	52,882 00	35,779 00
Cadiz	7,960 00	5,738 00	Glencoe	1,101 00	175 00
Calhoun	8,756 00	2,240 00	Glendale	220 00	335 00
Campbellsburg	11,828 00	2,169 00	Grayson	1,515 00	130 00
Camp Nelson	254 00	.....	Greensburg	1,882 00	400 00
Campbellsville	19,308 00	14,270 00	Greenville	23,747 00	49,061 00
Caneyville	3,559 00	5,376 00	Guthrie	7,069 00	7,197 00
Cave City	2,278 00	24,531 00	Glasgow Junction	837 00	500 00
Carlisle	14,274 00	10,654 00	Gravel Switch	443 00	.....
Carrollton	16,854 00	5,801 00	Glendean	8,306 00	6,193 00
Catlettsburg	22,337 00	33,252 00	Hazard	311 00	2,012 00
Chaplin	2,414 00	160 00	Hardinsburg	5,507 00	6,259 00
Central City	9,292 00	2,210 00	Hawesville	2,418 00	5 00
Cecilian	327 00	.....	Harrodsburg	27,853 00	31,678 00
Calvert City	153 00	.....	Hartford	9,212 00	9,815 00
Clarkson	1,880 00	412 00	Hanson	474 00	.....
Clinton	18,470 00	20,748 00	Henshaw	288 00	.....
Clay	8,515 00	27,350 00	Hazel	8,661 00	1,996 00
Cloverport	4,245 00	5,265 00	Henderson	93,147 00	77,358 00
Columbia	8,715 00	1,820 00	Hickman	16,339 00	13,847 00
Corbin	9,510 00	6,663 00	Hodgesville	12,269 00	45,321 00
Columbus	7,190 00	3,849 00	Hopkinsville	96,267 00	67,388 00
Corinth	3,943 00	8,899 00	Horse Cave	15,228 00	4,472 00
Crofton	1,013 00	7 00	Hustonsville	2,437 00	77 00
Corydon	5,314 00	7,110 00	Harlan	2,935 00	.....
Covington	148,239 00	36,543 00	Irvine	1,201 00	4,100 00

Cities and Towns	Premiums Received	Losses Paid	Cities and Towns	Premiums Received	Losses Paid
Island	\$ 462 00	\$ 185 00	Paris	\$48,552 00	\$27,034 00
Irrigation	1,217 00	12,303 00	Pembroke	6,011 00	21 00
Indian Fields	221 00	2 00	Perryville	502 00	160 00
Jellico	1,543 00	5,000 00	Petersburg	90 00	.....
Jeffersontown	8,174 00	158 00	Pewee Valley	653 00	5 00
Junction City	3,052 00	12 00	Pikeville	14,669 00	11,623 00
Jenkins	235 00	.....	Pleasureville	10,971 00	5,228 00
Jackson	3,427 00	4,682 00	Philadelphia	1,295 00	.....
Kuttawa	8,524 00	2,614 00	Pineville	12,374 00	14,530 00
La Center	-3,028 00	.....	Prestonsburg	1,774 00	1,044 00
LaGrange	10,951 00	3,408 00	Princeton	11,419 00	2,971 00
Lancaster	13,489 00	4,712 00	Providence	11,228 00	45,732 00
Lawrenceburg	42,760 00	3,023 00	Paintsville	4,120 00	2,403 00
Latonia	554 00	1,600 00	Rocky Hill Station	174 00	.....
Lebanon	53,494 00	25,458 00	Raywick	958 00	.....
Liberty	149 00	.....	Rocky Hill	110 00	.....
Lewisburg	1,850 00	1,181 00	Richmond	47,157 00	11,015 00
Leitchfield	18,613 00	12,849 00	Rochester	399 00	2 00
Lewisport	2,527 00	1,505 00	Robards	1,070 00	.....
Lexington	249,392 00	109,640 00	Rockport	873 00	400 00
Livermore	3,638 00	2,198 00	Russel Springs	442 00	.....
London	5,072 00	4,336 00	Russell	1,594 00	556 00
Louisa	3,646 00	2,114 00	Russellville	15,484 00	2,157 00
Ludlow	11,608 00	2,652 00	Salt Lick	1,114 00	.....
Louisville	1,308,141 00	1,142,023 00	Sardis	263 00	.....
Madisonville	40,560 00	34,822 00	Sacramento	845 00	1,421 00
McKinney	186 00	556 00	Sadieville	1,452 00	63 00
Marion	26,228 00	10,513 00	Salvisa	39 00	.....
Mayfield	41,253 00	34,235 00	Sanders	552 00	.....
Maysville	42,378 00	5,591 00	Salyersville	-5 00	.....
Middlesboro	21,093 00	13,325 00	Scottsville	11,817 00	16,341 00
Midway	9,629 00	3,176 00	Sebree	6,244 00	25,307 00
Millersburg	5,050 00	560 00	Sharpsburg	2,012 00	453 00
Millford	19 00	.....	Shelbyville	60,976 00	21,450 00
Milton	-46 00	30 00	Shepherdsville	9,332 00	4,648 00
Miama	2,863 00	1,306 00	Slaughterville	5,184 00	23,591 00
Monticello	6,514 00	8,020 00	Smithland	3,064 00	1,885 00
Morgantown	1,826 00	.....	Smith's Grove	4,071 00	591 00
Morehead	2,184 00	.....	Sparta	774 00	15 00
Morganfield	31,100 00	31,425 00	Smith Mills	1,625 00	8,275 00
Mortonsville	423 00	.....	Somerset	20,660 00	9,019 00
Morton's Gap	617 00	.....	So. Williamson	47 00	1,207 00
Mt. Olivet	3,756 00	47 00	Sonora	928 00	37 00
Moorefield	437 00	.....	Stanton	152 00	.....
Mt. Vernon	1,974 00	413 00	Stamping Ground	2,459 00	119 00
Mt. Sterling	57,269 00	50,268 00	Sterns	1,517 00	3,313 00
Munfordsville	1,344 00	.....	Sturgis	7,101 00	2,850 00
Mt. Eden	-328 00	.....	Springfield	23,677 00	4,966 00
Murray	28,021 00	30,292 00	Stanford	20,856 00	12,442 00
Middletown	439 00	.....	Switzer	2,005 00	2,000 00
New Castle	3,586 00	1,565 00	Sunrise	72 00	.....
New Liberty	623 00	.....	Stithon	337 00	.....
Newton	24 00	.....	Smithfields	98 00	.....
New Haven	3,646 00	2,597 00	St. Charles	470 00	.....
Newport	65,918 00	20,586 00	Sulphur	28 00	.....
Nicholasville	18,106 00	49,610 00	Southgate	180 00	.....
North Middletown	4,076 00	465 00	Taylorville	9,156 00	758 00
O'Bannon	1,378 00	12,427 00	Trenton	4,284 00	3 00
Olive Hill	5,679 00	244 00	Uniontown	6,807 00	6,547 00
Oakland	864 00	.....	Utica	63 00	.....
Owensboro	175,374 00	49,578 00	Upton	422 00	450 00
Owenton	18,856 00	15,065 00	Vanceburg	10,536 00	4,940 00
Owingsville	4,020 00	8,053 00	Versailles	27,086 00	11,651 00
Paducah	133,125 00	50,347 00	Vine Grove	644 00	42 00
Paint Lick	7,102 00	718 00	Van Buren	-63 00	.....

Cities and Towns	Premiums Received	Losses Paid	Cities and Towns	Premiums Received	Losses Paid
Van Lear.....	\$ 36 00	\$ 10 00	Whitesburg	\$ 149 00	\$ 600 00
Veronia	233 00	.....	Woodbury	36 00	58 00
Warsaw	3,459 00	1,804 00	Other Places.....	17,499 00	6,769 00
Walton	2,435 00	2,331 00	Home Office.....	396,274 00	294,039 00
Waddy	639 00	.....		
Waverly	698 00	.....	Total	\$4,886,355 00	\$3,424,910 00
Waco	330 00	.....		
Wickliffe	9,281 00	5,400 00			
Wilmore	5,054 00	2,930 00			
West Point	126 00	.....		
Willisburg	1,116 00	595 00	Totals for 1913.....	\$5,750,671 00	\$3,263,978 00
Williamsburg	12,023 00	29,410 00	Totals for 1912.....	5,468,913 00	3,014,424 00
Williamstown	8,713 00	5,704 00	Totals for 1911.....	5,559,860 00	3,763,337 00
Winchester	65,195 00	51,832 00	Totals for 1910.....	4,550,120 00	1,968,646 00
Whitesville	1,286 00	570 00	Totals for 1909.....	4,830,824 00	2,587,244 00
Worthville	1,683 00	48 00	Totals for 1908.....	4,636,046 00	2,733,134 00
Wingo	783 00	27,414 00	Totals for 1907.....	4,426,940 00	2,079,807 00
Wheatley	2,605 00	1,560 00	Totals for 1906.....	3,859,893 00	1,877,376 00
White Plains	465 00	.....		
Woodburn	825 00	1,042 00			

KENTUCKY STOCK

Fire and Fire and Inland

INSURANCE COMPANIES

Abstracts Compiled from their Annual Statements on file
in this Department showing their
condition on the

31st DAY OF DECEMBER, 1914

GERMAN INSURANCE COMPANY.

Located in Louisville, Ky. Incorporated May, 1854; commenced business November, 1858.

HENRY. C. WALBECK, *President.*

ANDREW P. WINKLER, *Secretary.*

CAPITAL.

Paid up in cash.....	\$200,000 00
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$27,096 25	
Deduct re-insurance rebate, abatement and return premiums..	1,813 61	
Received for premiums other than perpetuals.....		\$25,282 64
Rents for company's property.....	\$ 669 69	
Interest on mortgage loans	11,423 79	
on collateral loans.....	2,273 39	
on bonds and dividends on stocks....	2,398 88	
on deposits	1,079 52	
on lien notes.....	7,718 51	
Total rents and interest.....		25,563 78
From all other sources.....		10 91
Total income during the year.....		\$ 50,857 33
Amount of net or ledger assets December 31, 1913.....		468,300 53
Total		\$519,157 86

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$275.00, occurring in previous years)	\$5,605 26	
Deduct amount received for salvage and re-insurance.....	150 00	
Net amount paid for losses.....		\$5,455 26
Expenses of adjustment and settlement of losses.....		62 92
Commissions or brokerage.....		687 06
Salaries and allowance to agents.....		289 16
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		8,710 50
Rents		420 00
Advertising, printing and stationery.....		3,175 11
Legal expenses.....		181 65
Maps, including corrections.....		51 00
Underwriters' Boards, etc.....		414 08
Fire departments, fire patrol, salvage corps, assessments, etc.....		264 96
Repairs and expenses on real estate.....		687 66
Taxes on real estate.....		1,002 18
Insurance Department fees, agents' licenses, etc.....		39 25

City taxes on personal property.....	\$ 3,394 32
State and county taxes on personal property.....	3,194 37
All other licenses, fees and taxes.....	1,055 53
Paid stockholders for interest or dividends (amount declared during the year \$12,000.00)	12,000 00
Loss on sales or maturity of ledger assets—real estate, \$3,000.00; on mortgage notes, \$2,922.90	5,922 90
All other disbursements	108 92
Total disbursements	<u>\$47,166 83</u>
Balance	<u><u>\$471,991 03</u></u>

LEDGER ASSETS.

Loans on mortgages (first liens) on real estate.....	\$261,039 26
Loans secured by pledge of bonds, stocks or other collaterals, Schedule A.....	47,658 00
Book value of bonds and stocks, excluding interest, Schedule B	51,325 25
Cash deposited in bank.....	6,741 48
Agents' balances	254 37
First lien notes.....	104,972 67
Total ledger assets.....	<u>\$471,991 03</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,740 89
Interest due and accrued on bonds.....	18 33
Interest due and accrued on collateral loans.....	1,108 64
Interest due and accrued on other assets.....	1,243 84
Total	<u>7,111 70</u>
Total admitted assets	<u><u>\$479,102 73</u></u>

LIABILITIES.

Unearned premiums	\$34,806 87
Liabilities except capital and surplus.....	<u>\$ 34,806 87</u>
Capital paid up in cash.....	\$200,000 00
Surplus	244,295 86
Surplus to policyholders.....	<u>444,295 86</u>
Total	<u><u>\$479,102 73</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$3,311,585 00	\$53,802 48
Written or renewed during the year.....	2,317,346 50	27,096 25
Total	\$5,628,931 50	\$80,898 73
Deduct those expired and marked off as terminated.....	1,159,016 50	16,067 89
In force at the end of year.....	\$4,469,915 00	\$64,830 84
Deduct amount re-insured.....	55,575 00	407 89
Net amount in force at the end of the year.....	\$4,414,340 00	\$64,422 95

GENERAL INTERROGATORIES.

Premiums received since January 1, 1873.....	\$849,048 89
Losses paid since January 1, 1873.....	265,175 03
Stock owned by directors, at par value.....	24,900 00
Loaned to officers and directors.....	29,558 00
Loaned to stockholders, not officers.....	1,400 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$2,109,976 50
Premiums received.....	25,282 64
Losses paid	5,455 26
Losses incurred	5,455 26

SCHEDULE A.

LOANS ON COLLATERAL.

	Par Value.	Mar Value.	Amt. Loaned.
Real Estate Mortgage Bonds of the Second English Lutheran Church.....	\$17,000 00	\$17,000 00	\$14,000 00
German Insurance Bank stock.....	500 00	1,625 00	1,425 00
German Insurance Bank stock.....	1,000 00	3,250 00	1,400 00
Inter-Southern Life Insurance Co. stock.....	1,250 00	875 00	.....
Hotel Property Co. stock.....	1,000 00	900 00	.....
Louisville Traction Co. stock.....	1,000 00	800 00	.....
Seelbach Realty Co. stock.....	2,500 00	2,500 00	18,000 00
Seelbach Hotel Co. stock.....	3,000 00	3,000 00	.....
Louisville Heating Co. stock.....	10,000 00	9,500 00	.....
German Insurance Bank stock.....	500 00	1,625 00	1,425 00
German Insurance Bank stock.....	1,000 00	3,250 00	2,500 00
German Insurance Bank stock.....	500 00	1,625 00	200 00
German Insurance Bank stock.....	500 00	1,625 00	660 00
Deed of Trust to Real Estate.....	.....	10,000 00	8,048 00
Totals	\$39,750 00	\$57,000 00	\$47,658 00

SCHEDULE B.

BONDS AND STOCKS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Mar. Value.
City of Louisville bonds.....	\$ 3,002 50	\$ 3,000 00	\$ 3,000 00
Southern Pacific R. R. bonds.....	2,000 00	2,000 00	1,920 00
German Insurance Bank stock.....	13,597 75	3,950 00	12,837 50
Louisville & Nashville R. R. Co. stock.....	14,100 00	10,000 00	11,500 00
Southern Pacific R. R. stock.....	3,325 00	10,000 00	8,500 00
Southern Pacific R. R. stock.....	9,500 00	10,000 00	8,500 00
Totals	<u>\$51,225 25</u>	<u>\$38,950 00</u>	<u>\$46,257 50</u>

GREAT SOUTHERN FIRE INSURANCE COMPANY.

Located in Lyndon, Ky. Incorporated July, 1911; commenced business February, 1913.

WILLIAM H. COX, *President.*

W. J. RUBY, *Secretary.*

CAPITAL.

Paid up in cash.....	<u>\$340,005 00</u>
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$374,207 32	
Deduct re-insurance, rebate, abatement and return premiums	177,272 77	
Received for premiums other than perpetuals.....		\$196,934 55
Interest on mortgage loans.....	\$22,899 36	
on collateral loans	4,125 82	
on bonds and dividends on stocks.....	3,805 35	
from all other sources.....	3,495 73	
Total interest		34,326 26
Bills payable		23,000 00
Increase in liabilities on account of re-insurance treaties.....		2,468 36
Surplus from sale of stock.....		20,662 45
Total income during the year.....		\$277,391 62
*Amount of net or ledger assets December 31, 1913.....		746,926 84
Increase of paid-up capital during the year.....		10,995 00
Total		<u>\$1,035,313 46</u>

*NOTE—This sum differs from the net ledger assets as given by the company in its statement for the year ending December 31, 1913, owing to omission of an item giving partially paid "subscriptions to capital stock" and to other differences. The figures here given have been verified by an examination recently made by this Department.

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$298,090 62	
Deduct amount received for salvage and re-insurance.....	51,088 78	
Net amount paid for losses.....		\$247,001 84
Expenses of adjustment and settlement of losses.....		7,030 60
Commissions or brokerage.....		39,487 26
Salaries, \$4,214.63, and expenses, \$3,912.61 of special and general agents.....		8,126 64
Salaries, fees and all other charges of officers, directors, trustees and home office employes		22,373 70
Rents		1,574 17
Advertising, printing and stationery.....		5,612 37
Postage, telegrams, telephone and express.....		3,163 26
Legal expenses.....		2,008 12
Furniture and fixtures.....		3,087 61
Maps, including corrections.....		3,247 97
Underwriters' Boards, etc.....		1,323 37
Fire departments, fire patrol, salvage corps, assessments, etc.....		152 87
Repairs and expenses on real estate.....		2,247 89
Taxes on real estate.....		4,332 45
Taxes on premiums.....		458 04
Insurance Department fees, agents' licenses, etc.....		2,175 59
All other licenses, fees and taxes.....		2,183 89
Paid stockholders for interest or dividends.....		15,712 20
Commissions on sale of stock.....		15,996 44
All other disbursements		5,095 58
Total disbursements.....		\$392,391 86
Balance		\$642,921 60

LEDGER ASSETS.

Book value of real estate.....	\$170,000 00	
Loans on mortgages (first liens) on real estate.....	203,388 00	
Loans secured by pledge of bonds, stocks or other collaterals, Schedule A	27,000 00	
Book value of bonds and stocks, excluding interest, Schedule B	89,437 50	
Cash deposited in bank.....	17,665 44	
Agents' balances.....	37,666 15	
Bills receivable, taken for marine and inland risks.....	23,926 69	
County claims.....	3,693 43	
Stock subscriptions	55,007 46	
Miscellaneous balances.....	14,936 93	
Other ledger assets.....	200 00	
Total ledger assets.....		\$642,921 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,652 24	
Interest due and accrued on bonds.....	1,543 33	
Interest due and accrued on collateral loans.....	550 00	
Interest due and accrued on other assets.....	280 21	
Rents due and accrued.....	492 50	
		<hr/>
Total		\$6,518 23
Furniture and fixtures.....		3,087 61
Maps		3,247 97
		<hr/>
Gross assets.....		\$655,775 46

ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$ 3,087 61	
Agents' balances, over three months due.....	11,099 52	
Maps	3,247 97	
Stock subscriptions and miscellaneous balances.....	69,944 30	
		<hr/>
Total		\$7,379 49
		<hr/>
Total admitted assets.....		\$568,395 97
		<hr/> <hr/>

LIABILITIES.

Losses adjusted and unpaid.....	\$25,120 92	
Losses reported and unadjusted.....	38,298 27	
Losses resisted	13,125 00	
		<hr/>
Gross amount of unpaid losses.....	\$76,544 19	
Deduct re-insurance.....	25,382 90	
		<hr/>
Net amount of unpaid losses.....		\$ 51,161 29
Unearned premiums.....		154,937 70
Interest due remaining unpaid.....		40 00
Salaries, rent, expenses, etc., due or accrued.....		300 00
Funds held under reinsurance treaties.....		5,109 07
Due and to become due for borrowed money.....		23,000 00
Estimated Federal, State and other taxes hereafter payable.....		3,920 00
		<hr/>
Liabilities, except capital and surplus.....		\$238,468 06
Capital paid up in cash.....	\$340,095 00	
Impairment	10,167 09	
		<hr/>
Surplus to policyholders.....		329,927 91
		<hr/>
Total		\$568,395 97
		<hr/> <hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
Net amount in force at the end of the year.....	\$18,883,243 00	\$154,937 70

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$19,006,008 00
Premiums received.....	164,329 29
Losses paid.....	70,220 10
Losses incurred	76,995 00

SCHEDULE A.

LOANS ON COLLATERAL.

	Par Value.	Mar Value.	Amt. Loaned.
Hodge Tobacco Co., Henderson, Ky., bonds.....	\$42,000 00	\$42,000 00	\$16,000 00
Y. M. C. A., Madisonville, Ky., bonds.....	4,000 00	4,000 00	4,000 00
East St. Louis & Suburban R. R. Co. bonds.....	12,000 00	12,000 00	7,000 00
Totals	\$58,000 00	\$58,000 00	\$27,000 00

SCHEDULE B.

BONDS AND STOCKS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Mar. Value.
Winder, Ga., City bonds.....	\$10,000 00	10,000 00	\$10,100 00
Munfordsville, Ky., City bonds.....	7,000 00	7,000 00	7,210 00
Louisville Gas and Electric Co. bonds.....	9,950 00	10,000 00	10,000 00
International Railway Co. bonds.....	9,300 00	10,000 00	9,300 00
Cumberland Telegraph and Telephone Co. bonds..	19,468 75	20,000 00	19,500 00
West Penn Traction Co. bonds.....	9,900 00	10,000 00	9,900 00
Hardyville Deposit Bank stock.....	800 00	8,000 00	880 00
Southern R. R. Co. stock.....	7,900 00	10,000 00	7,900 00
Southern Pacific R. R. stock.....	9,137 50	10,000 00	9,137 50
Louisville & Nashville R. R. Co. stock.....	1,372 50	1,000 00	1,372 50
Louisville Traction Co. stock.....	4,137 50	5,000 00	4,137 50
Totals	\$88,966 25*	\$93,800 00	\$89,357 50

*NOTE—The difference between this item in total ledger assets and the book value of Bonds and Stocks owned by the Company, as here given, is caused by error in the above schedule.

HENRY CLAY FIRE INSURANCE COMPANY.

*Located in Lexington, Ky. Incorporated March, 1910; commenced business August, 1910.*H. M. FROMAN, *President.*F. G. STILZ, *Secretary.*

CAPITAL.

Paid up in cash.....	\$300,000 00
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$495,589 90	
Deduct re-insurance, rebate, abatement and return premiums	238,052 56	
Received for premiums other than perpetuals.....		\$257,537 34
Rents for company's property.....	\$14,953 20	
Interest on mortgage loans	3,124 53	
on collateral loans	1,347 63	
on bonds and dividends on stocks.....	7,350 08	
on deposits	233 35	
from all other sources.....	7,159 49	
Total rents and interest		33,263 28
Surplus from increase of capital.....		165,691 91
Total income during the year.....		\$456,497 53
Amount of net or ledger assets December 31, 1913.....		329,641 06
Furniture, fixtures and maps (not included as ledger assets).....		4,616 28
Increase of paid-up capital during the year.....		137,390 00
Total		\$919,144 87

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses.....	\$212,863 87	
Deduct amount received for salvage and re-insurance.....	81,649 48	
Net amount paid for losses.....		\$131,214 39
Expenses of adjustment and settlement of losses.....		3,930 80
Commissions or brokerage.....		48,115 61
Salaries, \$3,140.00, and expenses, \$3,509.31, of special and general agents.....		6,649 31
Salaries, fees and all other charges of officers, directors, trustees and home office employees		28,597 92
Rents		2,120 00
Advertising, printing and stationery.....		8,070 52
Postage, telegrams, telephone and express.....		4,003 18
Legal expenses		869 66
Maps, including corrections.....		1,616 41

Underwriters' Boards, etc.....	\$ 69 28
Inspection and surveys.....	7,983 29
Repairs and expenses on real estate.....	2,177 00
Taxes on real estate.....	1,348 11
Taxes on premiums.....	1,781 33
Insurance Department fees, agents' licenses, etc.....	2,576 90
Paid stockholders for interest or dividends.....	45,000 00
Decrease in liabilities during the year on account of re-insurance treaties...	2,271 70
Borrowed money repaid.....	15,000 00
All other disbursements	4,938 90

Total disbursements	<u>\$318,734 31</u>
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Balance	<u><u>\$600,419 56</u></u>
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LEDGER ASSETS.

Book value of real estate.....	\$183,932 83
Loans on mortgages (first liens) on real estate.....	54,978 21
Loans secured by pledge of bonds, stocks or other collaterals, Schedule A	32,201 46
Book value of bonds and stocks, excluding interest, Schedule B	180,120 78
Cash in company's office.....	1,667 57
Cash deposited in bank.....	72,633 12
Agents' balances	35,989 13
State and county warrants.....	29,696 32
Furniture, fixtures and maps.....	9,191 09
Total ledger assets.....	<u>\$600,419 56</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 984 09
Interest due and accrued on bonds.....	4,700 95
Interest due and accrued on collateral loans.....	176 69
Interest due and accrued on other assets.....	1,150 20
Rents due and accrued.....	2,381 55
Total	<u>9,393 48</u>
Gross assets	<u>\$609,804 04</u>

ASSETS NOT ADMITTED.

Furniture, fixtures and maps.....	\$9,191 09
Agents' balances over three months due.....	4,151 34
Total	<u>13,342 43</u>
Total admitted assets.....	<u><u>\$596,461 61</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$13,165 78	
Losses reported and unadjusted.....	21,553 24	
Gross amount of unpaid losses.....	\$34,719 02	
Deduct re-insurance.....	10,488 67	
Net amount of unpaid losses.....		\$ 24,230 35
Unearned premiums.....		187,824 26
Salaries, rent, expenses, etc., due or accrued.....		228 42
Re-insurance and return premiums due other companies.....		6,653 83
Liabilities, except capital and surplus.....		\$218,936 86
Capital paid up in cash.....	\$300,000 00	
Surplus	77,524 75	
Surplus to policyholders.....		377,524 75
Total		\$596,461 61

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$ 9,196,743 00	\$158,024 61
Written or renewed during the year.....	26,706,817 00	495,589 96
Total	\$35,903,560 00	\$653,614 51
Deduct those expired and marked off as terminated.....	8,237,466 00	190,003 46
In force at the end of year.....	\$27,666,094 00	\$463,611 05
Deduct amount re-insured.....	9,381,833 00	159,356 03
Net amount in force at the end of the year.....	\$18,284,261 00	\$304,255 02

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$642,923 35
Losses paid since organization.....	360,251 74
Stock owned by directors, at par value.....	19,600 00
Loaned to officers and directors.....	8,550 00
Loaned to stockholders, not officers.....	45,350 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$12,881,206 00
Premiums received.....	232,907 38
Losses paid	114,482 57
Losses incurred	124,006 72

SCHEDULE A.

LOANS ON COLLATERAL.

	Par Value.	Mar Value.	Amt. Loaned.
Mercer National Bank stock.....	\$1,000 00	\$1,700 00	\$1,000 00
County warrants	364 66	364 66	364 66
First National Bank, Wilmore, Ky., stock.....	2,500 00	2,500 00	2,000 00
Phoenix and Third Nat. Bank & Trust Co. stock	3,750 00	5,850 00	5,260 00
Phoenix and Third Nat. Bank & Trust Co. stock	3,750 00	5,850 00	5,266 80
Warehouse receipts for whisky.....	6,375 00	6,375 00	5,000 00
First and City Nat. Bank stock.....	1,000 00	2	5,000 00
Seelbach Operating Co. stock.....	1,000 00	1,000 00	
Burley Tobacco Co. stock.....	92 32	92 32	
Central Life Ins. Co. stock.....	50 00	50 00	
Berryman Realty Co. stock.....	500 00	500 00	
Baptist Book Concern.....	200 00	200 00	3,050 00
Life insurance policies.....		300 00	
Phoenix and Third National Bank stock.....	3,625 00	5,375 00	5,260 00
Totals	\$24,206 98	\$32,156 98	\$32,201 46

SCHEDULE B.

BONDS AND STOCKS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Mar. Value.
R. E. bonds, Stevia C. Cardwell.....	\$2,000 00	\$2,000 00	\$2,000 00
R. E. bonds, A. L. Stratton.....	3,000 00	3,000 00	3,000 00
R. E. bonds, Good Samaritan Hospital.....	4,000 00	4,000 00	4,000 00
City of Irvine, Ky., bonds.....	2,825 84	2,825 84	2,825 84
Y. M. C. A., Frankfort, Ky., bonds.....	23,306 12	23,306 12	23,306 12
R. E. bonds, Mary Cavanaugh.....	400 00	400 00	400 00
Pittsburg, Ky., Graded School bonds.....	500 00	500 00	500 00
Barboursville, Ky., Water Works bonds.....	1,000 00	1,000 00	1,000 00
R. E. bonds, Warren V. Galbreath.....	6,000 00	6,000 00	6,000 00
R. E. bonds, Ben C. Allen.....	8,000 00	8,000 00	8,000 00
Mercer County, Ky., bonds.....	500 00	500 00	500 00
Mexican External bonds.....	500 00	485 00	500 00
R. E. bonds, J. C. Stelz.....	4,000 00	4,000 00	4,000 00
Harrodsburg, Ky., Electric Light bonds.....	3,000 00	3,000 00	3,000 00
Lexington, Ky., Street Improvement bonds.....	14,543 01	14,543 01	14,543 01
R. E. bonds, A. L. Stratton.....	5,000 00	5,000 00	5,000 00
Union Storage and Re-Drying Co.....	5,000 00	5,000 00	5,000 00
Worthville Graded Common School bonds.....	3,800 00	3,800 00	3,800 00
R. E. bonds, C. H. Berryman.....	25,000 00	25,000 00	25,000 00
Land Tobacco Re-Drying Co.....	21,000 00	21,000 00	21,000 00
German Nat. Bank, Covington, Ky., stock.....	1,018 01	700 00	1,018 01
W. R. Smith Business College stock.....	100 00	100 00	100 00
City Bank, Brodhead, Ky., stock.....	756 00	760 00	756 00
City Bank, Somerset, Ky., stock.....	620 00	600 00	620 00
Consolidated Casualty Co. stock.....	400 00	300 00	400 00
Eversole Lumber Co., Frankfort, Ky., stock.....	1,000 00	1,000 00	1,000 00
Garrard Bank and Trust Co. stock.....	3,684 00	3,500 00	3,684 00
Title Guarantee and Trust Co. stock.....	1,000 00	1,000 00	1,000 00
Cent. Savs. Bk. & Tr. Co., Newport, Ky., stock.	2,525 00	2,000 00	2,575 00
Whitley National Bank, Corbin, Ky., stock.....	530 00	500 00	530 00

	Book Value.	Par Value.	Mar. Value.
Peoples Bank, Mt. Vernon, Ky., stock.....	\$ 550 00	\$ 500 00	\$ 550 00
Glendale Banking Co., Glendale, Ky., stock.....	648 00	600 00	648 00
American National Bank, Louisville, Ky., stock..	125 00	100 00	125 00
Commercial Bank and Trust Co. stock.....	679 80	600 00	679 80
Cynthiana Electric Light Co. stock.....	300 00	500 00	300 00
Phoenix & Third Nat. Bk., Lexington, Ky., stock	28,560 00	16,800 00	28,560 00
Phoenix & Third Nat. Bk., Lexington, Ky., stock	4,200 00	4,200 60	4,200 00
Totals	<u>\$180,120 78</u>	<u>\$167,059 97</u>	<u>\$180,120 78</u>

OHIO VALLEY FIRE AND MARINE INSURANCE COMPANY.

Located in Paducah, Ky. Incorporated April, 1914; commenced business July, 1914.

F. M. FISHER, *President.*

AUBER SMITH, *Secretary.*

CAPITAL.

Paid up in cash.....	\$70,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$15,213 65
Deduct re-insurance, rebate, abatement and return premiums	<u>3,049 47</u>
Received for premiums other than perpetuals.....	\$12,164 18
Rents for company's property, including \$300.00, for company's occupancy of its own building.....	\$ 732 50
Interest on mortgage loans.....	1,852 34
on collateral loans.....	70 83
on bonds and dividends on stocks.....	58 33
on deposits	152 62
from all other sources.....	<u>71 55</u>
Total rents and interest.	2,938 17
Surplus paid in cash and notes.....	70,000 00
From all other sources.....	<u>250 25</u>
Total income during the year.....	<u>\$155,352 60</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses.....	\$880 65
Deduct amount received for salvage and re-insurance.....	<u>8 25</u>
Net amount paid for losses.....	\$ 872 40
Expenses of adjustment and settlement of losses.....	23 73
Commissions or brokerage.....	2,624 11
Salaries, fees and all other charges of officers, directors, trustees and home office employees	<u>2,117 55</u>

Rents, for company's occupancy of its own building.....	\$ 150 00
Advertising, printing and stationery.....	1,561 35
Postage, telegrams, telephone and express.....	193 27
Furniture and fixtures.....	1,297 85
Maps, including corrections.....	726 39
Underwriters' Boards, etc.....	100 00
Repairs and expenses on real estate.....	374 42
Licenses, fees and taxes.....	46 08
Organization expenses.....	11,205 15
All other disbursements.....	1,133 76

Total disbursements.....	\$22,426 06
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Balance	\$132,926 54
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LEDGER ASSETS.

Book value of real estate.....	\$10,365 90
Loans on mortgages (first liens) on real estate.....	84,576 49
Loans secured by pledge of bonds, stocks or other collaterals, Schedule A	7,000 00
Book value of stocks, excluding interest, Schedule B.....	3,875 00
Cash in company's office.....	947 12
Cash deposited in bank.....	14,836 03
Agents' balances	3,642 07
Kentucky State Warrants, Schedule B.....	264 16
Subscription notes, stock certificates attached.....	7,168 88
Accounts receivable	246 50
Other ledger assets.....	4 39

Total ledger assets.....	\$132,926 54
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NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$793 86
Interest accrued on collateral loans.....	150 00
Interest accrued on other assets.....	315 67

Total	1,259 53
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Market value of real estate over book value.....	4,634 10
Furniture, fixtures and safes.....	1,297 85
Maps	726 39
Supplies, printed matter and stationery.....	500 00

Gross assets	\$141,344 41
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ASSETS NOT ADMITTED.

Loans on company's stock.....	\$7,168 88
Supplies, printed matter and stationery.....	500 00
Furniture, fixtures and safes.....	1,297 85
Maps	726 39
Accounts receivable.....	246 50

Total	9,939 62
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Total admitted assets	\$131,404 79
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LIABILITIES.

Losses adjusted and unpaid.....	\$ 322 27	
Losses reported and unadjusted.....	1,662 50	
Amount of unpaid losses.....		\$1,984 77
Unearned premiums.....		6,369 74
Salaries, rent, expenses, etc., due or accrued.....		202 55
Estimated Federal, State and other taxes hereafter payable.....		21 00
Unearned interest collected.....		928 56
Liabilities, except capital and surplus.....		\$ 9,506 62
Capital paid in cash and notes.....	\$70,000 00	
Surplus	51,898 17	
Surplus to policyholders		121,898 17
Total		\$131,404 79

MISCELLANEOUS.

	Fire Risks.	Premiums.
Written during the year.....	\$898,410 93	\$15,213 65
Deduct those expired and marked off as terminated.....	124,025 00	1,886 05
In force at the end of year.....	\$774,385 93	\$13,327 60
Deduct amount reinsured.....	90,625 00	1,353 78
Net amount in force at the end of the year.....	\$683,760 93	\$11,973 82

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$12,164 18
Losses paid since organization.....	872 40
Loaned to officers and directors.....	3,000 00
Loaned to stockholders, not officers.....	\$5,020 00

SCHEDULE A.

LOANS ON COLLATERAL.

	Par Value.	Mar Value.	Amt. Loaned.
Bank of Barlow, Barlow Ky., stock.....	\$1,000 00	\$1,250 00	\$1,000 00
City National Bank, Paducah, Ky., stock.....	1,460 00	2,128 00	2,000 00
City National Bank, Paducah, Ky., stock.....	1,000 00	1,520 00	1,000 00
Mechanics Tr. & Savs. Bk., Paducah, Ky., stock	1,000 00	1,200 00	1,000 00
Notes T. M. French, W. B. Amberg, and T. L. Remley, secured by stock Farmers and Merchants Bank, Hickman Ky.....	2,317 00	2,317 00	2,000 00
Totals	\$6,717 00	\$3,415 00	\$7,000 00

NOTE—This Company has written risks in the State of Kentucky only.

SCHEDULE B.

WARRANTS AND STOCKS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Mar. Value.
Kentucky State Warrant.....	\$ 144 00	\$ 144 00	\$ 144 00
Kentucky State Warrant.....	120 16	120 16	120 16
Bank of Barlow, Barlow, Ky., stock.....	1,250 00	1,000 00	1,250 00
Bank of Gilbertsville, Gilbertsville, Ky., stock..	550 00	500 00	550 00
Bank of Gilbertsville, Gilbertsville, Ky., stock..	550 00	500 00	550 00
Kevil Bank, Kevil, Ky., stock.....	300 00	300 00	300 00
Citizens Savings Bank, Paducah, Ky., stock.....	540 00	400 00	540 00
Bank of Lovelaceville, Lovelaceville, Ky., stock	625 00	500 00	625 00
Totals	<u>\$4,139 16</u>	<u>\$3,464 16</u>	<u>\$4,139 16</u>

KENTUCKY

Mutual Fire Insurance

COMPANIES

Abstracts Compiled from their Annual Statements on file
in this Department showing their
condition on the

31st DAY OF DECEMBER, 1914

GERMAN MUTUAL FIRE INSURANCE COMPANY.

Located in Covington Ky. Incorporated February, 1874; commenced business October, 1874.

A. NORDMEYER, *President.*

WM. F. SCHILD, *Secretary.*

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$10,868 90	
Deduct re-insurance, rebate, abatement and return premiums..	102 45	
Received for premiums other than perpetuals.....		\$10,766 45
Rents for company's property, including \$180.00 for company's occupancy of its own buildings.....	\$4,311 00	
Interest on mortgage loans.....	4,847 00	
Total rents and interest.....		9,158 00
Total income during the year.....		<u><u>\$19,924 45</u></u>

DISBURSEMENTS.

Amount paid for losses.....	\$5,813 02
Expenses of adjustment and settlement of losses.....	408 00
Commissions or brokerage.....	1,556 06
Salaries, fees and all other charges of officers, directors, trustees and home office employes	3,822 00
Rents, for company's occupancy of its own building.....	180 00
Printing and stationery.....	194 85
Postage, telegrams, telephone and express.....	280 37
Repairs and expenses on real estate.....	192 02
Taxes on real estate.....	1,042 40
Insurance Department fees, agents' licenses, etc.....	77 41
All other licenses, fees and taxes.....	124 87
State tax on bonds	594 90
All other disbursements.....	162 32
Total disbursements	<u><u>\$14,358 22</u></u>

LEDGER ASSETS.

Book value of real estate.....	\$ 52,000 00
Book value of bonds and stock, excluding interest, Schedule B	106,861 58
Cash in company's office	1,700 56
Cash deposited in bank.....	751 29
Outstanding premiums	1,058 40
Furniture, fixtures and safes.....	500 00
Total assets.....	\$162,871 83
Premium notes in force.....	74,346 96
Total	<u><u>\$237,218 79</u></u>

NON-LEDGER ASSETS.

Interest due on bonds.....	\$1,782 00	
Dividends due on stocks.....	692 00	
Total		\$2,474 00
Market value of bonds and stocks over book value, Schedule B.....		11,538 42
Gross assets		\$251,231 21

ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$500 00	
Premium over three months due.....	513 65	
Total		1,013 65
Total admitted assets.....		\$250,217 56

LIABILITIES.

Unearned premiums	\$21,746 31	
Salaries, rent, expenses, etc., due or accrued.....	1,955 71	
Estimated Federal, State and other taxes hereafter payable.....	225 00	
Liabilities, except capital and surplus.....		\$23,927 02
Surplus of assets		226,290 54
Total		\$250,217 56

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$4,665,925 00	\$40,215 60
Written or renewed during the year.....	1,193,300 00	10,868 90
Total	\$5,859,225 00	\$51,084 50
Deduct those expired and marked off as terminated.....	909,600 00	9,444 00
In force at the end of year.....	\$1,949,625 00	\$41,640 50

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$328,113 87
Losses paid since organization.....	96,304 35

SCHEDULE B.

BONDS AND STOCKS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Mar. Value.
City of Covington, Ky., bonds.....	\$ 1,500 00	\$ 1,500 00	.....
City of Covington, Ky., bonds.....	500 00	500 00	.....
City of Covington, Ky., Water Works bonds.....	26,969 94	27,000 00	.....
City of Covington, Ky., Water Works bonds.....	10,000 00	10,000 00	.....
City of Covington, Ky., Water Works bonds.....	3,692 67	3,700 00	.....
City of Covington, Ky., Water Wks Redemp. bds.	14,900 00	14,900 00	.....
City of Covington, Ky., Improvement bonds.....	2,900 00	2,900 00	.....
West Covington and Ludlow Highway bonds.....	200 00	200 00	.....
City of Covington Redemption bonds.....	3,200 00	3,200 00	.....
City of Covington Redemption bonds.....	1,500 00	1,500 00	.....
City of Covington Funding bonds.....	798 20	800 00	.....
City of Covington Funding bonds.....	1,900 00	1,900 00	.....
City of Covington and Newport Bridge bonds...	3,000 00	3,000 00	.....
City of Covington School bonds.....	2,000 67	2,000 00	.....
City of Covington Park bonds.....	2,000 00	2,000 00	.....
City of Covington Refunding bonds.....	14,000 00	14,000 00	.....
First National Bank, Covington, Ky., stock.....	14,300 00	14,300 00	\$23,500 00
Citizens National Bank, Covington, Ky., stock....	3,000 00	3,000 00	5,100 00
Covington Savings Bank and Trust Co. stock.....	500 00	500 00	700 00
Totals	<u>\$106,861 48</u>	<u>\$106,900 00</u>	<u>\$29,300 00</u>

KENTUCKY AND LOUISVILLE MUTUAL INSURANCE COMPANY.

Located in Louisville, Ky. Incorporated March, 1839; commenced business March, 1839.

W. WALLACE McDOWELL, *President.*

ALEX. M. WOODRUFF, *Secretary.*

INCOME.

	Fire.
Entire premiums collected during the year.....	\$6,175 07
Deduct return premiums.....	366 71
Received for premiums other than perpetuials.....	\$5,808 36
Bills payable	16,500 00
Assessments	39 33
Total income during the year.....	<u>\$22,347 69</u>

DISBURSEMENTS.

Gross amount paid for losses (including \$1,498.37) occurring in previous years)	\$17,808 07
Expenses of adjustment and settlement of losses.....	43 00
Commissions or brokerage.....	13 62
Salaries	4,225 00
Rent	561 00
Advertising, printing and stationery.....	172 12
Postage and telephone.....	219 75
Legal expenses	11 15
Maps, including corrections.....	51 00
Fire departments, fire patrol, salvage corps, assessments, etc.....	80 34
Insurance Department fees, agents' licenses, etc	157 35
Bills payable	1,000 00
Interest on borrowed money.....	498 80
All other disbursements.....	246 89
Total disbursements	<u>\$25,087 49</u>

LEDGER ASSETS.

Cash in company's office	\$ 37 87
Cash deposited in bank.....	120 72
Bills receivable, taken for fire risks.....	309,009 21
Total ledger assets	<u>\$309,167 80</u>
Non-ledger assets	373 25
Total admitted assets.	<u><u>\$309,541 05</u></u>

LIABILITIES.

Amount of unpaid losses.....	\$1,288 18
Due and to become due for borrowed money.....	15,560 00
Liabilities, except contingent reserve and surplus.....	<u>\$ 16,788 18</u>
Contingent reserve and surplus.....	292,772 87
Total	<u><u>\$309,561 05</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$7,726,430 00	\$26,512 00
Written or renewed during the year.....	1,605,520 00	6,172 00
Total	<u>\$9,331,950 00</u>	<u>\$32,684 00</u>
Deduct those expired and marked off as terminated.....	1,366,462 00	17,259 00
In force at the end of year.....	<u><u>\$7,965,488 00</u></u>	<u><u>\$15,425 00</u></u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$962,041 00
Losses paid since organization.....	583,390 80

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$239,057 58
Premiums received	5,808 36
Losses paid	17,808 07
Losses incurred	17,597 88

NEWPORT MUTUAL FIRE INSURANCE COMPANY.

Located in Newport, Ky. Incorporated May, 1880; commenced business June, 1880.

J. E. McCracken, *President.*

C. W. Nagel, *Secretary.*

INCOME.

	Fire.
Entire premiums collected during the year.....	\$4,627 82
Deduct re-insurance, rebate, abatement and return premiums..	156 03
Received for premiums other than perpetuals.....	\$1,471 79
Rents for company's property.....	598 00
Interest on bonds and dividends on stocks.....	963 81
on first lien notes	173 75
Total rents and interest.....	1,735 56
Total income during the year.....	\$6,207 35

DISBURSEMENTS.

Amount paid for losses	\$1,238 14
Commissions or brokerage	511 11
Salaries, fees and all other charges of officers, directors, trustees and home office employes	2,605 00
Taxes on real estate, on premiums and Insurance Department fees.....	352 25
All other licenses, fees and taxes.....	8 11
All other disbursements.....	1,397 04
Total disbursements	\$6,111 65

LEDGER ASSETS.

Book value of real estate.....	\$ 7,919 69
Book value of bonds and stock, excluding interest, Schedule B	16,698 89
Cash deposited in bank.....	1,332 04
Agents' balances.....	313 67
First lien notes.....	1,700 00
Total ledger assets.....	\$27,964 29

Premium notes.....	\$17,107 85
Total admitted assets.....	<u>\$45,072 14</u>

LIABILITIES.

Unearned premiums.....	\$ 9,819 85
Premium notes	17,107 85
Liabilities	<u>\$26,927 20</u>
Surplus	18,144 94
Total	<u>\$45,072 14</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$2,486,726 00	\$19,055 22
Written or renewed during the year.....	555,075 00	4,627 82
Total	<u>\$3,041,801 00</u>	<u>\$23,683 04</u>
Deduct those expired and marked off as terminated.....	476,775 00	4,044 34
In force at the end of year.....	<u>\$2,565,026 00</u>	<u>\$19,638 70</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$154,479 50
Losses paid since organization.....	<u>44,307 85</u>

SCHEDULE B.

BONDS AND STOCKS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Mar. Value.
Broadway and Newport Bridge bonds.....	\$1,200 00	\$1,200 00	.....
German National Bank of Newport, Ky., stock....	3,200 00	2,000 00	\$3,200 00
Phoenix Loan & Bldg. Assn. of Newport, Ky., stk.	1,460 00	5,000 00	1,460 00
Fidelity Building Savings and Loan Co., Newport, Ky., stock	2,947 89	1,250 00	2,947 89
Home Savings Loan and Building Assn. of Bellevue, Ky., stock	3,850 00	4,750 00	3,850 00
Licking Valley Building Ass'n No. 3, of Newport, Ky., stock	1,646 00	3,000 00	1,646 00
Union Building Ass'n of Bellevue, Ky., stock....	1,000 00	1,200 00	1,000 00
Newport Loan Building and Savings Ass'n of Newport, Ky., stock.....	1,000 00	1,250 00	1,000 00
Broadway and Newport Bridge Co., of Newport, Ky., stock	395 66	1,200 00	395 00
Totals	<u>\$16,698 89</u>	<u>\$32,100 00</u>	.....

NOTE.—This Company writes risks only in Campbell and Kenton Counties, Kentucky.

KENTUCKY ASSESSMENT

Fire Insurance Associations

AND COMPANIES

Abstracts Compiled from their Annual Statements on file
in this Department showing their
condition on the

31st DAY OF DECEMBER, 1914

BRACKEN COUNTY INSURANCE COMPANY.

Located in Augusta, Ky. Incorporated September, 1900; commenced business September, 1900.

P. P. WOLF, *President.*

JOHN S. ORR, *Secretary.*

Amount of actual cash assets, December 31st of previous year.....	\$2,416 34
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INCOME.

Cash received for premiums.....	1,908 43
Total income	\$1,324 77

EXPENDITURES.

Losses and claims paid.....	\$2,503 00
Cash returned to members who have discontinued their policies	15 01
Paid for commissions or brokerage.....	238 48
Salaries and other compensation to officers and employes.....	661 10
Taxes	137 25
Other expenditures	148 66
Total expenditures	\$3,703 50
Balance	621 27
Total	\$4,324 77

ASSETS.

Cash in office.....	\$ 9 86
Cash in bank.....	611 41
Total assets.....	\$621 27

LIABILITIES.

Claimed on application, no policy issued.....	\$1,200 00
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MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$207,205 00
Written or renewed during the year.....	88,825 00
Total	\$296,030 00
Deduct those marked off as terminated.....	80,845 00
In force at the end of year.....	\$215,185 00

GENERAL INTERROGATORIES.

Total amount of premiums and assessments received from organization of the company to date.....	\$19,692 96
Total losses paid from organization to date.....	11,751 13

NOTE.—This Company does business in Bracken county only.

CAMPBELL COUNTY FARMERS FIRE INSURANCE COMPANY.

Located in Alexandria, Ky. Incorporated March, 1901; commenced business April, 1901.

B. F. HARRIS, *President.*

J. W. REILEY, *Secretary.*

Actual cash assets December 31st of previous year.....	\$6,768 26
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INCOME.

Received for premiums.....	\$1,071 38
Rent	27 00
Borrowed money.....	94 50
Total income	1,192 88
Total	\$7,961 14

EXPENDITURES.

Cash paid for losses.....	\$ 668 60
Salaries of officers and employes..	1,137 50
Taxes	58 80
All other expenditures.....	98 16
Total expenditures.....	\$1,963 06
Balance	5,998 08
Total	\$7,961 14

ASSETS.

Cash in bank.....	\$2,888 55
Value of real estate owned by the company.....	3,109 53
Total assets	\$5,998 08

LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$945,570 00
Written or renewed during the year.....	116,993 00
Total	<u>\$1,062,563 00</u>
Deduct those expired and marked off as terminated.....	38,565 00
In force at the end of the year.....	<u><u>\$1,024,008 00</u></u>

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$29,173 54
Total losses paid from organization to date.....	11,101 65
Losses incurred during the year.....	<u><u>668 60</u></u>

NOTE—This Company does business in Campbell county only.

FALLS CITY GERMAN MUTUAL FIRE INSURANCE COMPANY

Located in Louisville, Ky. Incorporated February, 1884; commenced business January, 1869.

J. PHIL YOUNG, *President.*HENRY RIES, *Secretary.*

Actual assets December 31st of previous year.....	\$53,574 78
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INCOME.

Amount received for membership fees.....	\$ 696 50
Cash received for premiums.....	4,422 02
Interest on mortgages.....	2,739 91
Rents	276 00
From other sources.....	<u>230 83</u>
Total income	<u>8,365 26</u>
Total	<u><u>\$61,940 04</u></u>

EXPENDITURES.

Losses and claims paid.....	\$4,375 56	
Paid for salaries, fees and other charges of officers, employees and for rent	2,959 00	
Taxes	744 89	
All other expenditures.....	386 83	
		<hr/>
Total expenditures		\$ 8,466 28
Balance		53,473 76
		<hr/>
Total		<u>\$61,940 04</u>

ASSETS.

Loans on mortgages.....	\$ 178 24	
Value of real estate.....	3,295 52	
Cash in banks.....	5,500 00	
Mortgage loans	44,500 00	
		<hr/>
Total cash assets		\$53,473 76
Interest due and accrued.....		639 00
		<hr/>
Total		<u>\$54,112 76</u>

LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$5,428,614 00	
Written or renewed during the year.....	290,285 00	
		<hr/>
Total	\$5,718,929 00	
Deduct those expired and marked off as terminated.....	118,395 00	
		<hr/>
In force at the end of the year.....	\$5,600,534 00	
		<hr/>

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$123,425 47	
Total losses paid from organization to date.....	72,676 52	
Losses incurred during the year.....	4,375 56	
		<hr/>

NOTE—This Company does business only in the city of Louisville.

FARMERS EQUITABLE FIRE INSURANCE COMPANY.

Located at Benton Ky. Incorporated May, 1906; commenced business May, 1906.

SOL. H. KING, *President.*

BOONE HILL, *Secretary.*

Actual cash assets December 31st of previous year..... \$ 49 20

INCOME.

Cash received for premiums.....	\$177 60	
Assessments	696 84	
		<hr/>
Total income.....		874 44
		<hr/>
Total		<u><u>\$923 64</u></u>

EXPENDITURES.

Cash paid for losses.....	\$ 87 50	
Salaries and other compensation of officers and employes.....	420 00	
Borrowed money and interest.....	360 46	
Taxes	10 74	
		<hr/>
Total expenditures.....		\$878 70
Balance		44 94
		<hr/>
Total		<u><u>\$923 64</u></u>

ASSETS.

Cash in bank.....	\$44 94	
		<hr/>
Total cash assets.....		<u><u>\$44 94</u></u>

LIABILITIES.

(The company reports none.)

MISCELLANEOUS

RISKS.

In force at the beginning of the year.....	\$146,203 00	
Written during the year.....	38,540 00	
		<hr/>
Total	\$184,743 00	
Deduct those expired and marked off as terminated.....	51,109 00	
		<hr/>
In force at the end of the year.....	<u><u>\$133,634 00</u></u>	

GENERAL INTERROGATORIES.

Premiums and assessments received from organization to date.....	\$10,626 32
Losses paid from organization to date.....	6,589 35
Losses incurred during the year.....	87 50

NOTE—This Company does business only in the counties of Marshall and Mc-Cracken.

FARMERS HOME INSURANCE COMPANY.

Located in Junction City, Ky. Incorporated January, 1900; commenced business January, 1900.

S. T. LINGLE, *President.*

E. C. COSBY, *Secretary.*

Actual cash assets December 31st of previous years.....	\$ 5 15
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INCOME.

Membership fees	\$ 2 70
Assessments	921 88
Rents	41 58
Total income	966 16
Total	\$971 31

EXPENDITURES.

Losses and claims paid.....	\$592 10
Taxes	21 82
Salaries, fees and other charges of officers.....	249 60
Interest	106 37
Total expenditures	\$969 89
Balance	1 42
Total	\$971 31

ASSETS.

(The company reports none.)

LIABILITIES.

Unpaid losses	\$ 810 00
Due and accrued for salaries, rents, etc.....	1,762 49
Due and to become due for borrowed money.....	1,875 00
Total liabilities	\$4,447 49

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$197,284 00
Written or renewed during the year.....	2,900 00
Total	\$200,184 00
Deduct those expired and marked off as terminated.....	14,305 00
In force at the end of the year.....	\$185,879 00

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$27,638 85
Total losses paid from organization to date.....	17,354 73
Total losses incurred during the year.....	810 00

NOTE—This Company does business in the counties of Adair, Boyle, Casey, Green, Lincoln, Marion, Mercer, Russell, Taylor and Washington.

FARMERS HOME MUTUAL AID ASSOCIATION OF FLEMING COUNTY.

Located in Flemingsburg, Ky. Incorporated 1875; commenced business 1876.

C. Y. HILLIS, *President.*

L. N. HULL, *Secretary.*

Actual cash assets December 31st of previous year.....	\$ 224 78
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INCOME.

Membership fees.....	\$ 342 00
Assessments	3,603 86
Borrowed money	1,980 00
Delinquent fees, etc.....	23 87
Total income	5,952 73
Total	\$6,177 51

EXPENDITURES.

Losses and claims paid.....	\$2,158 50
Salaries and other compensation of officers and employes.....	1,150 00
Borrowed money repaid and interest on same.....	2,010 65
Taxes	70 94
All other disbursements.....	165 19
Total expenditures	\$5,555 28
Balance	622 23
Total	\$6,177 51

ASSETS.

Cash in bank.....	\$622 23
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LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$1,382,780 00
Written or renewed during the year.....	112,675 00
Total	\$1,495,455 00
Deduct those expired and marked off as terminated.....	32,115 00
Amount in force at the end of the year.....	\$1,463,340 00

GENERAL INTERROGATORIES.

Premiums and assessments received from organization to date.....	\$112,675 00
Losses paid from organization to date.....	3,972 73
Losses incurred during the year.....	2,158 50

NOTE—This Company does business in Fleming county only.

FARMERS INSURANCE ASSOCIATION OF DAVIESS COUNTY.

Located in Owensboro, Ky. Incorporated March, 1903; commenced business May, 1903.

S. R. EWING, *President.*G. T. HERR, *Secretary.*

Actual cash assets December 31st of previous year.....	\$2,153 71
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INCOME.

Membership fees and assessments.....	\$2,441 91
Cash received for premiums.....	610 58
Transfer fees	4 00
Total income.....	3,056 49
Total	\$5,210 20

EXPENDITURES.

Cash paid for losses.....	\$840 50
Commissions or brokerage.....	348 66
Salaries and other compensation of officers and employes....	350 00
Taxes	10 30
All other expenditures.....	193 55
<hr/>	
Total expenditures.....	\$1,743 00
Balance	3,467 20
<hr/>	
Total	<u>\$5,210 20</u>

ASSETS.

Cash in bank.....	\$3,467 20
Interest due and accrued.....	25 00
<hr/>	
Total cash assets.....	<u>\$3,492 20</u>

LIABILITIES.

Losses unpaid	\$ 6 00
Due and accrued for salaries, advertising, etc.....	233 34
Commissions, brokerage, etc., due or to become due.....	69 75
<hr/>	
Total liabilities.....	<u>\$309 09</u>

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$651,328 90
Written or renewed during the year.....	203,070 00
<hr/>	
Total	\$854,398 90
Deduct those expired and marked off as terminated.....	184,748 25
<hr/>	
In force at the end of the year.....	<u>\$669,650 65</u>

GENERAL INTERROGATORIES.

Premiums and assessments received from organization to date.....	\$17,259 87
Losses paid from organization to date.....	8,206 76
Losses incurred during the year.....	846 50
<hr/>	

NOTE—This Company does business in Daviess county only.

FARMERS MUTUAL FIRE INSURANCE COMPANY OF BOONE COUNTY.

Located in Burlington, Ky. Incorporated April, 1878; commenced business November, 1878.

N. C. TANNER, *President.*

R. B. HUEY, *Secretary.*

Actual cash assets December 31st of previous year..... \$358 48

INCOME.

Membership fees.....	\$ 788 68	
Assessments	1,450 53	
		2,239 21
Total income		
		\$2,597 69

EXPENDITURES.

Losses and claims paid.....	\$1,135 78	
Salaries and other compensation of officers and employes.....	479 00	
Taxes and fees for filing report, etc.....	34 18	
All other expenditures.....	131 24	
		\$1,780 20
Total expenditures.....		
Balance		\$17 49
		\$2,597 69

ASSETS.

Cash in bank	\$817 49	
Real estate, office building.....	300 00	
		\$1,117 49
Total assets		

LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$1,687,456 00	
Written or renewed during the year.....	377,335 00	
		\$2,064,791 00
Total		
Deduct those marked off as terminated.....	329,045 00	
		\$1,735,746 00
Amount in force at the end of the year.....		

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$91,949 23
Total losses paid from organization to date.....	76,014 76
Losses incurred during the year.....	1,135 78

NOTE—This Company does business in Boone county only.

FARMERS MUTUAL INSURANCE COMPANY OF MASON COUNTY.

Located in Maysville, Ky. Incorporated February, 1879; commenced business March, 1879.

W. H. ROBB, *President.*

JAMES B. KEY, *Secretary.*

Actual cash assets December 31st of previous year..... \$ 608 45

INCOME.

Cash received for premiums.....	3,402 05
Total	\$4,010 50

EXPENDITURES.

Losses and claims paid.....	\$1,473 22
Salaries and other compensation of officers and employes.....	1,312 61
Taxes	114 44
Cash returned to members	18 60
Total expenditures.....	\$2,918 87
Balance	1,091 63
Total	\$4,010 50

ASSETS.

Cash in bank (Farmers and Traders Bank).....	\$1,091 63
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LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$1,773,912 00
Written or renewed during the year.....	121,110 00
Total	\$1,895,022 00
Deduct those expired and marked off as terminated.....	36,282 00
In force at the end of the year.....	\$1,858,740 00

NOTE—This Company does business in the counties of Mason, Bracken, Fleming, Lewis and Robertson.

GALLATIN COUNTY ASSESSMENT, FIRE, WIND AND LIGHTNING INSURANCE COMPANY.

Located in Warsaw, Ky. Incorporated October, 1911; commenced business March, 1912.

V. T. CRAIG, *President.*

W. B. AMBROSE, *Secretary.*

Actual cash assets December 31st of previous year.....	\$108 97
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INCOME.

Membership fees.....	190 23
Total	\$299 20

EXPENDITURES.

Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	325 00
Taxes	11 94
Total expenditures.....	\$336 94
Excess of disbursements over income and assets of previous year.....	37 74
	\$299 20

ASSETS.

Cash in bank.....	\$94 11
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LIABILITIES.

Due and accrued for salaries.....	\$421 50
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MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$242,373 00
Written or renewed during the year.....	72,425 00
Total	\$314,798 00
Deduct those expired and marked off as terminated.....	800 00
In force at the end of the year.....	<u>\$313,998 00</u>

GENERAL INTERROGATORIES.

Premiums and assessments received from organization of company to date	\$1,153 69
Losses paid from organization of company to date.....	<u>238 00</u>

GERMAN MUTUAL FIRE INSURANCE COMPANY OF JEFFERSON COUNTY.

Located in Louisville, Ky. Incorporated May, 1874; commenced business May, 1874.

LOUIS DIEMER, *President.*

WM. EIGELBACH, *Secretary.*

Actual cash assets December 31st of previous year.....	\$24,356 55
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INCOME.

Cash premiums.....	\$5,211 95
Assessments	60 84
Interest and dividends.....	944 70
Received from all other sources.....	<u>206 00</u>
Total income	6,423 49
Total	<u>\$30,780 04</u>

EXPENDITURES.

Losses and claims paid.....	\$5,215 73
Salaries and other compensation of officers and employes.....	2,740 00
Taxes	96 72
All other expenditures.....	<u>379 80</u>
Total expenditures.....	\$ 8,432 25
Balance	<u>22,347 79</u>
Total	<u>\$30,780 04</u>

ASSETS.

Cash in bank.....	\$ 232 24
Cash in company's office.....	190 55
Stocks and bonds owned by the company, Schedule B.....	21,925 00
Total assets	<u>\$22,347 79</u>

LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$3,036,725 00
Written or renewed during the year.....	384,250 00
Total	<u>\$3,420,975 00</u>
Deduct those expired and marked off as terminated.....	53,000 00
In force at the end of the year.....	<u>\$3,367,975 00</u>

SCHEDULE B.

BONDS OWNED BY THE COMPANY.

	Book-Value	Mar. V.
Frankfort Water Co. bonds.....	\$ 6,000 00	\$ 6,000 00
City of Louisville bonds.....	15,925 00	15,925 00
Totals	<u>\$21,925 00</u>	<u>\$21,925 00</u>

GERMAN WASHINGTON MUTUAL FIRE INSURANCE ASSOCIATION.

*Located in Louisville, Ky. Incorporated January, 1860; commenced business March, 1860.*H. A. BRINKHAUS, *President.*G. W. FRANK, *Secretary.*

Actual cash assets December 31st of previous year.... \$117,289 54

INCOME.

Cash received for premiums.....	\$6,282 35
Appraisalment, transfer fees, etc.....	892 50
Interest on mortgages.....	6,658 20
Interest on certificates of deposit.....	122 50
Total income.....	<u>13,955 55</u>
Total	<u>\$131,245 00</u>

EXPENDITURES.

Losses and claims paid.....	\$2,490 50	
Salaries and other compensation of officers and employes.....	4,045 00	
Taxes	1,431 86	
Expenses, rent, attorney's fees, etc.....	591 39	
		<hr/>
Total expenditures		\$ 8,558 75
Balance		122,686 34
		<hr/>
Total		<u>\$131,245 09</u>

ASSETS.

Cash in bank and in office.....	\$ 5,236 34	
Loans on mortgages	117,450 00	
		<hr/>
Total assets		<u>\$122,686 34</u>

LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$6,298,528 00	
Written or renewed during the year.....	425,223 00	
		<hr/>
Total	\$6,723,751 00	
Deduct those expired and marked off as terminated.....	280,986 00	
		<hr/>
In force at the end of the year.....	<u>\$6,442,765 00</u>	

GENERAL INTERROGATORIES.

Total premiums, appraisements, transfers and policy fees received from organization of company to date.....	\$195,795 33	
Losses paid from organization to date.....	85,655 65	
Losses incurred during the year.....	2,490 50	
		<hr/>

NOTE—This Company does business in Jefferson county only .

GRANT COUNTY ASSESSMENT FIRE INSURANCE COMPANY.

*Located in Williamstown, Ky. Incorporated June, 1907; commenced business July, 1907.*C. L. RENAHER, *President.*C. C. ADAMS, *Secretary.*

Actual cash assets December 31st of previous year..... \$ 794 53

INCOME.

Premiums received	\$1,110 21	
Assessments	4,255 78	
Membership fees	25 00	
Borrowed money	79 45	
		<hr/>
Total income	5,470 44	
		<hr/>
Total	\$6,264 97	<hr/>

EXPENDITURES.

Losses and claims paid.....	\$1,707 69	
Salaries and other compensation of officers and employes.....	991 05	
Taxes, etc.	52 23	
Commissions or brokerage.....	514 00	
Cash returned to members.....	8 00	
		<hr/>
Total expenditures.....	\$6,272 97	
Deficit	8 00	
		<hr/>
	\$6,264 97	

ASSETS.

(The company reports none.)

LIABILITIES.

Due and to become due for borrowed money.....	\$79 45
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MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$1,047,873 18
Written or renewed during the year.....	260,084 00
	<hr/>
Total	\$1,307,957 18
Deduct those expired and marked off as terminated.....	207,216 00
	<hr/>
In force at the end of the year.....	\$1,100,741 18

GENERAL INTERROGATORIES.

Total premiums, assessments and membership fees received from organization of company to date.....	\$21,137 48
Losses paid from organization to date.....	16,400 06
Losses incurred during the year.....	3,905 19

NOTE—This Company does business in Grant county only.

HANCOCK COUNTY ASSESSMENT OR CO-OPERATIVE INSURANCE COMPANY.

Located at Hawesville, Ky. Incorporated April, 1912; commenced business May, 1912.

F. M. HUMPHRIES, *President.*

ED M. LAMAR, *Secretary.*

Amount of actual cash assets December 31st of previous year.....	\$156 17
--	----------

INCOME.

Membership fees.....	\$291 52
Assessments	556 45
Total income.....	847 97
Total	\$1,004 14

EXPENDITURES.

Losses and claims paid.....	\$566 00
Salaries and other compensation of officers and employes.....	246 49
Taxes	15 04
Total expenditures	\$827 53
Balance	176 61
Total	\$1,004 14

ASSETS.

Cash in bank.....	\$176 61
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LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$171,690 00
Written or renewed during the year.....	67,404 00
Total	<u>\$239,094 00</u>

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$1,803 39
Total losses paid from organization of company to date.....	721 75
Total losses incurred during the year.....	<u>566 00</u>

HOME MUTUAL FIRE INSURANCE COMPANY.

Located in Edmonton, Ky. Incorporated December, 1912; commenced business December, 1912.

J. R. GARMAN, *President.*

S. W. FREE, *Secretary.*

Actual cash assets December 31st of previous year.....	\$ 17 34
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INCOME.

Cash received for premiums.....	348 65
Membership fees	691 24
Total income	<u>1,039 89</u>
Total	<u>\$1,057 23</u>

EXPENDITURES.

Paid for commissions.....	\$747 40
Paid for salaries, fees and all other charges of officers, clerks, employees, etc.....	37 54
Taxes	10 00
All other disbursements.....	1 75
Total expenditures.....	<u>\$796 69</u>
Balance	<u>260 54</u>
Total	<u>\$1,057 23</u>

ASSETS.

Cash in office.....	\$216 90
Cash in bank.....	43 64
Total cash assets.....	<u>\$260 54</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$800 00
Due and accrued for salaries, rent, advertising, etc.....	79 90
Total liabilities	<u>\$879 90</u>

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$104,555 00
Written during the year.....	70,555 00
Total	<u>\$175,110 00</u>
Deduct those expired and marked off.....	18,480 00
Net amount in force.....	<u>\$156,630 00</u>

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$561 94
Total losses paid from organization of company to date.....	1,200 00
Total losses incurred during the year.....	<u>800 00</u>

HURST HOME INSURANCE COMPANY.

Located in Millersburg, Ky. Incorporated July, 1892; commenced business August, 1891.

J. G. ALLEN, *President.*

O. E. HURST, *Secretary.*

Actual cash assets December 31st of previous year.....	\$3,345 98
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INCOME.

Assessments	\$37,633 51
Membership fees.....	3,225 02
Received for interest on mortgages.....	600 00
Borrowed money.....	7,925 00
From all other sources.....	106 45
Total income.....	<u>49,489 98</u>
Total	<u>\$52,835 96</u>

EXPENDITURES.

Losses and claims paid.....	\$21,382 52	
Cash returned to members who have discontinued their policies	73 39	
Commissions or brokerage.....	3,870 98	
Salaries and other compensation of officers and employes....	6,383 34	
Taxes	437 09	
Borrowed money repaid and interest.....	8,075 00	
All other payments and expenditures.....	2,984 17	
		<hr/>
Total expenditures.....		\$43,206 49
Balance		9,629 47
		<hr/>
Total		\$52,835 96
		<hr/> <hr/>

ASSETS.

Cash in bank.....	\$ 9,629 47	
Premiums in course of collection.....	763 55	
Loans on mortgages.....	10,000 00	
		<hr/>
Total assets.....		\$20,393 02
		<hr/> <hr/>

LIABILITIES.

Losses in process of adjustment.....	\$400 00
	<hr/> <hr/>

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$4,759,670 00
Written or renewed during the year.....	967,745 00
	<hr/>
Total	\$5,727,415 00
Deduct those expired and marked off as terminated.....	877,130 00
	<hr/>
In force at the end of the year.....	\$4,850,285 00
	<hr/> <hr/>

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$478,662 20
Losses paid from organization to date.....	321,293 54
Losses incurred during the year.....	20,459 62
	<hr/> <hr/>

NOTE—This Company does business in the counties of Bourbon, Bath, Clark, Fayette, Harrison, Jessamine, Madison, Mercer, Montgomery, Nicholas, Scott and Woodford.

INDEMNITY FIRE INSURANCE COMPANY.

*Located in Covington, Ky. Incorporated June, 1914; commenced business June, 1914.*CHAS. W. EVANS, *President.*LEWIS F. RUNCK, JR., *Secretary.*

INCOME.

Cash received for premiums.....	\$1,130 73
---------------------------------	------------

EXPENDITURES.

Salaries and other compensation of officers and employes....	\$255 00
Rent, telephone, furniture and fixtures, postage, etc.....	494 79
Total expenditures	\$749 79
Balance	380 94
Total	\$1,130 73

ASSETS.

Cash in bank.....	\$380 94
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LIABILITIES.

Losses unpaid	\$5,975 00
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MISCELLANEOUS.

RISKS.

Written during the year.....	\$111,035 00
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KENTON COUNTY ASSESSMENT FIRE INSURANCE COMPANY.

*Located in Independence, Ky. Incorporated January, 1894; commenced business January, 1894.*E. B. RANKIN, *President.*H. S. MOFFETT, *Secretary.*

Actual cash assets December 31st of previous year.....	\$ 34 96
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INCOME.

Cash premiums	\$649 15
Assessments	7 66
Borrowed money	200 00
Transfer fees.....	9 00
Total income	865 81
Total	\$900 77

EXPENDITURES.

Losses and claims paid.....	\$249 04
Salaries and other compensation of officers and employes.....	521 25
Taxes	10 00
Amount of cash returned to members during the year.....	14 41
Office supplies	38 00
Interest	47 20
All other expenditures.....	29 45
<hr/>	
Total expenditures.....	\$909 35
Excess of disbursements over income.....	8 58
<hr/>	
<hr/>	
\$900 77	
<hr/>	
<hr/>	

ASSETS.

Assessments due and uncollected.....	\$33 87
Furniture and fixtures.....	160 00
<hr/>	
Total cash assets.....	\$193 87
<hr/>	
<hr/>	

LIABILITIES.

Due and to become due for borrowed money.....	\$820 00
<hr/>	
<hr/>	

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$1,065,127 00
Written or renewed during the year.....	315,450 00
<hr/>	
Total	\$1,380,577 00
Deduct those expired and marked off as terminated.....	275,947 00
<hr/>	
In force at the end of the year.....	\$1,104,630 00
<hr/>	
<hr/>	

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$46,457 58
Total losses paid from organization to date.....	39,959 70
Total losses incurred during the year.....	249 04
<hr/>	
<hr/>	

NOTE—This Company does business in Kenton county only.

KENTUCKY FIRE INSURANCE COMPANY.

Located in Covington, Ky. Incorporated April, 1914; commenced business April, 1914.

WM. C. SMITH, *President.*

W. C. FARRAR, *Secretary.*

INCOME.

Cash received for premiums.....	\$18,110 78
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EXPENDITURES.

Cash paid for losses	\$1,115 40
Paid for commissions or brokerage.....	5,152 36
Salaries and other compensation of officers and employes...	4,623 50
Furniture, fixtures, etc.....	1,182 57
All other expenses.....	4,000 13
Total expenditures.....	\$16,073 96
Balance	2,036 82
Total	\$18,110 78

ASSETS.

Cash in company's office.....	\$ 20 00
Cash deposited in bank.....	2,016 82
Total assets	\$2,036 82

LIABILITIES.

Unpaid losses.....	\$14,917 00
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MISCELLANEOUS.

RISKS.

Written during the year.....	\$1,322,365 00
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KENTUCKY GROWERS INSURANCE COMPANY.

Located in Lexington, Ky. Incorporated October, 1896; commenced business October, 1896.

C. S. WILLIAMS, *President.*

JAMES F. HINTON, *Secretary.*

Actual cash assets December 31st of previous year..... \$ 257 95

INCOME.

Net premiums received.....	\$ 8,085 21	
Assessments	15,784 50	
Borrowed money.....	2,000 00	
Interest	340 00	
From all other sources	653 37	
Total income.....		26,863 08
Total		<u>\$27,121 03</u>

EXPENDITURES.

Losses and claims paid.....	\$13,902 31	
Cash returned to members who have discontinued their policies	627 24	
Commissions or brokerage.....	715 05	
Salaries and other compensation of officers and employes.....	3,866 38	
Borrowed money repaid and interest on same.....	5,450 00	
Printing, postage, rent, etc.....	1,753 35	
Taxes	139 99	
Total expenditures.....		\$26,454 32
Balance		666 71
Total		<u>\$27,121 03</u>

ASSETS.

Cash in office.....	\$ 292 46	
Cash in bank.....	374 25	
Stock, Schedule B.....	3,077 50	
Total cash assets.....		\$ 3,744 21
Assessments in course of collection.....		27,756 30
Due from agents on bond		2,455 65
Bills receivable, not matured, taken from premiums.....		191 15
Other assets claimed by company.....		97 50
Total assets.....		<u>\$34,244 81</u>

LIABILITIES.

Unpaid losses	\$ 198 75
Due and accrued for salaries, rent, etc.....	234 25
Due and to become due for borrowed money.....	5,800 00
Interest due.....	98 00
Total liabilities.....	\$ 6,331 00
Assets over liabilities.....	27,913 81
Total	<u>\$34,244 81</u>

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$3,187,784 00
Written or renewed during the year.....	1,114,611 00
Total	\$4,302,395 00
Deduct those expired and marked off as terminated.....	221,484 00
In force at the end of the year.....	<u>\$3,380,911 00</u>

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$274,177 22
Total losses paid from organization to date.....	197,841 81
Total losses incurred during the year.....	<u>12,401 06</u>

SCHEDULE B.

STOCK OWNED BY THE COMPANY.

	Book Value.	Par Value.	Mar. Value.
First National Bank, Lexington, Ky., stock.....	\$3,077 50	\$1,900 00	\$3,952 00

LINCOLN FIRE INSURANCE COMPANY.

Located in Louisville, Ky. Incorporated August, 1912; commenced business August, 1912.

JOSEPH D. KELLER, *President.*

H. C. THOMPSON, *Secretary.*

Actual cash assets December 31st of previous year.....	\$ 49 72
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INCOME.

Membership fees and premiums.....	\$4,008 00
Rents	450 00
Total income.....	4,458 00
Total	<u>\$4,507 72</u>

EXPENDITURES.

Losses and claims paid.....	\$ 304 00
Paid for commissions or brokerage, salaries of agents and adjusters	3,127 94
Paid for salaries, fees and all other charges of officers, clerks agents, etc.....	135 00
Taxes	50 72
Legal expense.....	158 00
Rent	270 00
All other disbursements.....	357 93
<hr/>	
Total expenditures.....	\$4,403 59
Balance	104 13
<hr/>	
Total	\$4,507 72
<hr/> <hr/>	

ASSETS.

Cash in company's office.....	\$104 13
<hr/> <hr/>	

LIABILITIES.

Losses unpaid	\$100 00
Losses resisted.....	209 00
Due and to become due for borrowed money.....	600 00
<hr/>	
Total liabilities.....	\$909 00
<hr/> <hr/>	

MISCELLANEOUS.**RISKS.**

In force at the beginning of the year.....	\$122,100 00
Written or renewed during the year.....	308,650 00
<hr/>	
Total	\$430,750 00
Deduct those expired and marked off as terminated.....	195,050 00
<hr/>	
In force at the end of the year.....	\$235,700 00
<hr/> <hr/>	

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$13,099 05
Total losses paid from organization of company to date.....	1,672 35
Total losses incurred during the year.....	613 00
<hr/> <hr/>	

LOUISVILLE GERMAN MUTUAL FIRE INSURANCE ASSOCIATION.

Located in Louisville, Ky. Incorporated March, 1856: commenced business March, 1855.

ANTON GEISTLICH, *President.*

JOS. HUBBUCH, SR., *Secretary.*

Actual cash assets December 31st of previous year..... \$44,301 21

INCOME.

Cash premiums.....	\$4,076 25
Membership fees.....	202 00
Interest on mortgages.....	284 03
Interest on bonds, dividends on stocks, and from other sources	1,534 28
Appraisers' fees	403 00
Total income.....	6,499 56
Total	<u>\$50,800 77</u>

EXPENDITURES.

Losses and other claims paid.....	\$2,578 11
Salaries and other compensation of officers and employes.....	2,251 50
Taxes	304 11
All other expenditures.....	190 58
Total expenditures.....	\$ 5,324 30
Balance	45,476 47
Total	<u>\$50,800 77</u>

ASSETS.

Cash in bank.....	\$1,281 47
Loans on mortgages.....	4,400 00
Bonds owned by the company, Schedule B.....	39,795 00
Gross assets.....	<u>\$45,476 47</u>

ASSETS NOT ADMITTED.

Central Consumers Co. bonds (book value).....	<u>\$3,150 00</u>
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LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$3,868,257 00
Written or renewed during the year.....	320,355 00
Total	\$4,188,612 00
Deduct those expired and marked off as terminated.....	211,635 00
Amount in force at the end of the year.....	<u>\$3,976,977 00</u>

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$105,389 28
Total losses paid from organization to date	56,074 68
Total losses incurred during the year.....	<u>2,578 11</u>

SCHEDULE B.

BONDS OWNED BY THE COMPANY.

	Par Value.	Book Value.
Louisville Water Co. 4% bonds.....	\$11,000 00	\$11,115 00
Louisville City 4 and 3½% bonds.....	27,000 00	25,530 00
Central Consumers Co. 5% bonds.....	3,000 00	3,150 00
Totals	<u>\$41,000 00</u>	<u>\$39,795 00</u>

McLEAN COUNTY FARMERS CO-OPERATIVE INSURANCE COMPANY.

Located in Calhoun, Ky. Incorporated August, 1914; commenced business September, 1914.

W. E. BIBB, *President.*

S. B. ROBERTSON, *Secretary.*

INCOME.

Membership fees.....	<u>\$260 65</u>
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EXPENDITURES.

Paid for salaries, fees and other compensation of officers and employees	\$154 65
Taxes	12 00
Total expenditures.....	\$166 65
Balance	<u>94 00</u>
Total	<u>\$260 65</u>

ASSETS.

Cash in company's office.....	\$94 00
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LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

Written during the year.....	\$104,260 00
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NOTE—This Company does business in McLean county only.

PENDLETON COUNTY FARMERS FIRE INSURANCE COMPANY.

Located in Falmouth, Ky. Incorporated August, 1905; commenced business June, 1905.

A. I. MCKINNEY, *President.*N. H. HOUSTON, *Secretary.*

Actual cash assets December 31st of previous year.....	\$ 583 13
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INCOME.

Received for assessments.....	\$3,620 58
Membership fees.....	234 00
Premiums received.....	594 91
Total income.....	4,449 49
Total	\$5,032 67

EXPENDITURES.

Amount paid for losses.....	\$2,215 05
Paid for salaries, fees and other charges of officers and employees	1,151 61
Total expenditures.....	\$3,366 66
Balance	1,666 01
Total	\$5,032 67

ASSETS.

Cash in bank.....	\$1,666 01
Real estate owned by the company.....	85 00
Total cash assets.....	\$1,751 01

LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at beginning of year.....	\$918,257 00
Written or renewed during the year.....	108,165 00
Total	\$1,026,422 00
Deduct those expired and marked off as terminated.....	32,739 00
In force at the end of the year.....	\$993,683 00

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$19,206 41
Losses paid from organization of company to date.....	9,225 15
Losses incurred during the year.....	2,215 05

NOTE—This Company does business in Pendleton county only.

PLANTERS CO-OPERATIVE INSURANCE COMPANY OF BRECKINRIDGE AND MEADE COUNTIES.

Located in Irvington, Ky. Incorporated April, 1904; commenced business November, 1904.

A. J. THOMPSON, *President.*CHAS. H. DRURY, *Secretary.*

INCOME.

Received from membership fees.....	\$ 330 00
Assessments	1,689 44
Borrowed money	495 50
Total income.....	\$2,514 94

EXPENDITURES.

Losses and claims paid.....	\$746 91
Salaries and other compensation of officers and employes.....	430 70
Paid for taxes, fees, etc.....	10 00
Borrowed money repaid and interest.....	672 62
Total expenditures	\$1,860 23
Balance	654 71
Total	\$2,514 94

ASSETS.

Premiums in course of collection.....	\$500 00
Cash assets in possession of company.....	654 71
Total assets.....	<u>\$1,154 71</u>

LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$825,871 00
Written or renewed during the year.....	186,568 00
In force at the end of the year.....	<u>\$1,012,439 00</u>
Deduct those expired and marked off as terminated.....	270,368 00
In force at the end of the year.....	<u>\$742,071 00</u>

GENERAL INTERROGATORIES.

Premiums and assessments received from organization of company to date	\$18,666 56
Losses paid from organization of company to date.....	14,973 91
Losses incurred during the year.....	<u>746 91</u>

NOTE—This Company does business in Breckenridge and Meade counties only.

PLANTERS INSURANCE COMPANY.

Located in Bowling Green, Ky. Incorporated October, 1898; commenced business October, 1898.

D. W. WRIGHT, *President.*P. C. JESSE, *Secretary.*

Actual cash assets December 31st of previous years.....	\$ 4,310 57
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INCOME.

Assessments	\$14,196 61
Membership fees.....	2,639 72
Interest	495 27
From all other sources.....	<u>95 40</u>
Total income	<u>17,427 00</u>
Total	<u>\$21,737 57</u>

EXPENDITURES.

Losses and claims paid.....	\$9,813 43	
Cash returned to members who have discontinued their policies	299 83	
Commissions or brokerage.....	4,064 42	
Salaries and other compensation of officers and employes....	878 20	
Taxes	319 70	
Bonds and lien notes purchased and interest thereon.....	2,915 60	
All other expenditures.....	922 13	
		<hr/>
Total expenditures.....		\$19,213 31
Balance		2,524 26
		<hr/>
Total		<u>\$21,737 57</u>

ASSETS.

Cash in bank.....	\$ 2,524 26	
Assessments in course of collection.....	428 56	
Bills receivable taken for premiums.....	106 80	
Bonds and lien notes owned by the company.....	11,370 00	
Interest due and accrued.....	110 30	
		<hr/>
Total assets.....		<u>\$14,539 92</u>

LIABILITIES.

(The company reports none.)

MISCELLANEOUS.

RISKS.

In force at the beginning of the year.....	\$2,510,785 00	
Written or renewed during the year.....	414,031 00	
		<hr/>
Total	\$2,924,816 00	
Deduct those expired and marked off as terminated.....	294,805 00	
		<hr/>
In force at the end of the year.....	<u>\$2,630,011 00</u>	

GENERAL INTERROGATORIES.

Total premiums and assessments received from organization of company to date	\$164,832 87	
Total losses paid from organization to date.....	76,779 45	
Total losses incurred during the year.....	9,813 43	
		<hr/>

FIRE AND FIRE MARINE

INSURANCE COMPANIES

OF OTHER STATES

Abstracts Compiled from their Annual Statements on file
in this Department showing their
condition on the

31st DAY OF DECEMBER, 1914

AETNA INSURANCE COMPANY.

Located in Hartford, Conn. Incorporated June, 1819; commenced business August, 1819.

WILLIAM B. CLARK, *President.*

E. J. SLOAN, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$5,000,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$12,360,997 98	\$3,411,740 42	
Deduct re-insurance, rebate, abatement and return premiums	3,390,328 57	1,571,444 71	
Received for premiums other than perpetuals.....	\$8,970,669 41	\$1,840,295 71	\$10,810,965 12
Deposit premiums, received on perpetual risks.....			5,481 50
Rents for company's property, including \$25,000.00 for com- pany's occupancy of its own buildings.....		\$ 25,404 00	
Interest on collateral loans		708 34	
on bonds and dividends on stocks.....		858,752 24	
on deposits		28,023 34	
from all other sources.....		355 17	
Total rents and interest.....			913,243 09
Profit on sale or maturity of ledger assets, bonds.....			234 37
Agents' balances previously charged off.....			141 65
Increase in liabilities on account of re-insurance treaties.....			42,415 58
Conscience fund.....			490 00
Total income during the year.....			\$11,772,971 31
Amount of net or ledger assets December 31, 1913.....			22,432,781 15
Total			\$34,205,752 46

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$903,105.68, occurring in previous years).....	\$6,106,574 99	\$1,676,667 89	
Deduct amount received for salvage and re- insurance	1,034,607 21	856,320 82	
Net amount paid for losses.....	\$5,071,967 78	\$820,347 07	\$5,892,314 85
Expenses of adjustment and settlement of losses.....			66,988 23
Commissions or brokerage.....			2,053,053 67
Salaries, \$217,927.61, and expenses, \$169,511.16, of special and general agents.			387,438 77
Salaries, fees and all other charges of officers, directors, trustees and home office employes			454,253 40
Rents (including \$25,000.00, for company's occupancy of its own buildings)..			58,373 70
Advertising, printing and stationery.....			118,989 39

Postage, telegrams, telephone and express.....	\$ 63,073 73
Legal expenses	17,824 18
Furniture and fixtures.....	16,143 16
Maps, including corrections.....	15,763 24
Underwriters' Boards, etc.....	122,809 35
Fire departments, fire patrol, salvage corps, assessments, etc.....	49,770 34
Inspection and surveys.....	52,606 75
Repairs and expenses on real estate.....	668 52
Taxes on real estate.....	11,521 00
Taxes on premiums.....	194,873 96
Insurance Department fees, agents' licenses, etc.....	31,435 84
Deposit premiums returned.....	2,392 91
Paid stockholders for interest or dividends (amount declared during the year, \$900,000.00)	900,000 00
State corporation tax on capital stock.....	145,739 50
All other licenses, fees and taxes—less taxes recovered from New York City	31,304 04
Loss on sales or maturity of ledger assets, bonds.....	46,504 34
Agents' balances charged off.....	23,587 92
Paid Munich Re-insurance Company for interest on balance.....	19,112 09
All other disbursements.....	36,284 30
Total disbursements	<u>\$10,812,827 18</u>
Balance	<u>\$23,392,925 28</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 627,207 93
Book value of bonds and stocks, excluding interest.....	18,760,776 12
Cash in company's office.....	4,982 60
Cash deposited in bank.....	1,970,835 76
Agents' balances	2,024,597 49
Bills receivable, taken for marine and inland risks.....	3,239 71
Bills receivable, taken for fire risks.....	1,285 67
Total ledger assets.....	<u>\$23,392,925 28</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$112,502 81
Interest due and accrued on other assets.....	364 89.
Total	<u>112,867 70</u>
Market value of bonds and stocks over book value.....	<u>178,774 25</u>
Gross assets.....	<u>\$23,681,567 23</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 56,074 65
Bills receivable.....	861 83
Overdue and accrued interest on bonds in default.....	9,895 83
Book value of ledger assets over market value, real estate....	217,207 93
Total	<u>284,040 21</u>
Total admitted assets.....	<u>\$23,400,526 99</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 309,530 28	
Losses reported and unadjusted.....	1,264,316 12	
Losses resisted.....	97,626 99	
Gross amount of unpaid losses.....	\$1,671,473 39	
Deduct re-insurance.....	643,818 69	
Net amount of unpaid losses.....	\$1,027,654 70	
Unearned premiums	9,712,597 32	
Amount reclaimable by the insured on perpetual insurance.....	107,716 62	
Estimated Federal, State and other taxes hereafter payable.....	350,000 00	
Salaries, rent, expenses, etc., due or accrued.....	1,000 00	
Funds held under re-insurance treaties.....	522,990 99	
All other liabilities.....	10,118 97	
Liabilities, except capital and surplus.....	\$11,732,078 60	
Capital paid up in cash.....	\$5,000,000 00	
Surplus	6,668,448 39	
Surplus to policyholders.....	11,668,448 39	
Total	\$23,400,526 99	

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$1,600,329,704 00	\$17,909,307 91
Written or renewed during the year.....	1,064,935,932 00	12,360,997 98
Total	\$2,665,265,636 00	\$30,270,305 89
Deduct those expired and marked off as terminated.....	903,894,970 00	10,574,875 41
In force at the end of year.....	\$1,761,370,666 00	\$19,695,430 48
Deduct amount re-insured.....	204,284,154 00	2,146,601 33
Net amount in force at the end of the year.....	\$1,557,086,512 00	\$17,548,829 15
	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 68,586,525 00	\$1,509,634 49
Written or renewed during the year.....	505,062,363 00	3,411,740 42
Total	\$573,648,888 00	\$4,921,374 91
Deduct those expired and marked off as terminated.....	505,970,503 000	3,409,805 00
In force at the end of the year.....	\$67,678,385 00	\$1,511,569 91
Deduct amount re-insured.....	20,870,771 00	622,963 68
Net amount in force at the end of the year.....	\$46,807,614 00	\$888,606 23

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$277,562,468 07
Losses paid since organization.....	144,393,663 21
Stock owned by directors, at par value.....	245,800 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$9,893,154 00	\$391,130 00	\$10,284,284 00
Premiums received.....	156,820 48	7,690 09	164,510 57
Losses paid.....	135,539 85	2,163 46	137,703 31
Losses incurred.....	141,684 75	2,086 65	143,771 40
Paid for 2% tax on premiums.....			3,290 21

AGRICULTURAL INSURANCE COMPANY.

Located in Watertown, N. Y. Incorporated February, 1863; commenced business, February, 1853.

W. H. STEVENS, *President.*

J. Q. ADAMS, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$500,000 00
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$2,746,667 67	
Deduct re-insurance, rebate, abatement and return premiums.....	1,041,887 12	
Received for premiums other than perpetuals.....		\$1,704,780 55
Rents for company's property, including \$2,500.00. for company's occupancy of its own buildings.....	\$ 2,520 00	
Interest on mortgage loans	35,683 29	
on collateral loans	8,993 50	
on bonds and dividends on stocks.....	145,954 21	
on deposits	6,891 74	
from all other sources.....	22 22	
Total rents and interest.....		200,064 96
Profit on sale or maturity of ledger assets.....		3,478 26
Agents' balances previously charged off.....		32 75

Increase in liabilities on account of re-insurance treaties.....	\$ 529 79
Gross increase by adjustment in book value of ledger assets.....	4,424 50
Total income during the year.....	\$1,913,310 81
Amount of net or ledger assets December 31, 1913.....	4,448,317 62
Total	<u>\$6,361,628 43</u>

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$139,569.80, occurring in previous years).....	\$1,427,089 24
Deduct amount received for salvage and re-insurance.....	430,782 61
Net amount paid for losses.....	\$996,306 63
Expenses of adjustment and settlement of losses.....	31,821 70
Commissions or brokerage.....	347,827 20
Allowances to agencies.....	5,353 23
Salaries, \$45,194.83, and expenses, \$67,632.89, of special and general agents....	112,827 72
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	63,319 87
Rents (including \$2,500.00, for company's occupancy of its own buildings)....	3,695 00
Advertising, printing and stationery.....	24,404 68
Postage, telegrams, telephone and express.....	11,556 89
Legal expenses.....	270 21
Furniture and fixtures.....	1,202 93
Maps, including corrections.....	5,099 60
Underwriters' Boards, etc.....	34,657 12
Fire departments, fire patrol, salvage corps, assessments, etc.....	13,357 83
Inspection and surveys.....	10,390 79
Repairs and expenses on real estate.....	594 64
Taxes on real estate.....	680 65
Taxes on premiums.....	36,701 29
Insurance Department, fees, and taxes.....	9,405 14
All other licenses, fees and taxes.....	13,098 88
Paid stockholders for interest or dividends (amount declared during the year, \$100,000.00)	100,000 00
Loss on sales or maturity of ledger assets.....	5,358 40
Gross decrease in book value of ledger assets.....	2,570 11
Agents' balances charged off.....	1,332 62
All other disbursements.....	3,744 34
Total disbursements.....	<u>\$1,835,577 47</u>
Balance	<u>\$4,526,050 96</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 35,993 51
Loans on mortgage (first liens) on real estate.....	704,547 00
Loans secured by pledge of bonds, stocks or other collaterals..	96,425 00
Book value of bonds and stocks, excluding interest.....	2,963,628 12
Cash in company's office.....	2,073 96
Cash deposited in bank.....	406,989 19
Agents' balances.....	316,394 18
Total ledger assets.....	<u>\$4,526,050 96</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$11,107 04
Interest accrued on bonds.....	27,881 59
Interest accrued on collateral loans.....	1,924 50
Interest accrued on other assets.....	1,280 39
Total	<u>\$42,193 52</u>
Gross assets.....	<u>\$4,568,244 48</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 9,176 41
Book value of ledger assets over market value, real estate, \$5,514.74; bonds and stocks, \$171,385.12; others, \$3,875.00.	180,774 86
Total	<u>189,951 27</u>
Total admitted assets.....	<u><u>\$4,378,293 21</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 45,093 09
Losses reported and unadjusted.....	165,459 97
Losses resisted	<u>20,668 50</u>
Gross amount of unpaid losses.....	\$231,221 56
Deduct re-insurance.....	<u>70,218 97</u>
Net amount of unpaid losses.....	\$ 161,002 59
Unearned premiums.....	1,905,253 74
Salaries, rent, expenses, etc., due or accrued.....	6,000 00
Taxes due or accrued.....	38,000 00
Confagration Reserve.....	<u>200,000 00</u>
Liabilities, except capital and surplus.....	\$2,310,256 33
Capital paid up in cash.....	\$ 500,000 00
Surplus	<u>1,568,036 88</u>
Surplus to policyholders.....	<u>2,068,036 88</u>
Total	<u><u>\$4,378,293 21</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$469,171,600 00	\$4,487,186 00
Written or renewed during the year.....	286,202,500 00	2,746,667 67
Total	<u>\$755,374,100 00</u>	<u>\$7,233,853 67</u>
Deduct those expired and marked off as terminated.....	266,526,300 00	2,620,916 67
In force at the end of year.....	<u>\$488,847,800 00</u>	<u>\$4,612,937 00</u>
Deduct amount re-insured.....	89,603,600 00	912,112 00
Net amount in force at the end of the year.....	<u><u>\$399,244,200 00</u></u>	<u><u>\$3,700,825 00</u></u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$45,488,028 90
Losses paid since organization.....	22,979,147 00
Stock owned by directors, at par value.....	94,600 00
Loaned to stockholders, not officers.....	36,575 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$2,209,500 00
Premiums received.....	22,609 77
Losses paid.....	10,496 98
Losses incurred	12,238 61
Paid for 2% tax on premiums.....	440 52

ALLIANCE INSURANCE COMPANY.

Located in Philadelphia, Pa. Incorporated December, 1904; commenced business January, 1905.

EUGENE L. ELLISON, *President.*

T. HOUARD WRIGHT, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$750,000 00
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$1,007,134 35	\$457,621 00
Deduct re-insurance, rebate, abatement and return premiums	369,559 22	119,534 50
Received for premiums other than perpetuals.....	\$637,575 13	\$338,086 50
Deposit premiums received on perpetual risks.....		892 50
Interest on bonds and dividends on stocks.....		\$92,426 22
on deposits.....		2,189 63
from all other sources.....		31 60
Total interest.....		94,647 45
Profit on sale or maturity of ledger assets.....		2,555 60
From all other sources.....		129 90
Total income during the year.....		\$1,073,887 08
Amount of net or ledger assets December 31, 1913.....		2,397,071 96
Total		\$3,470,959 04

DISBURSEMENTS.

	Fire. Marine and Inland.		
Gross amount paid for losses.....	\$541,572 74	\$207,562 97	
Deduct amount received for salvage and re-insurance	149,116 03	39,412 94	
Net amount paid for losses.....	\$392,456 71	\$168,150 03	\$560.606 74
Expenses of adjustment and settlement of losses.....			7,828 99
Commissions or brokerage.....			194,148 29
Allowances to agencies.....			18,397 87
Salaries, \$9,813.05, and expenses, \$5,400.20, of special and general agents...			15,213 25
Salaries, fees and all other charges of officers, directors, trustees and home office employes.....			23,899 06
Rents			3,791 35
Advertising, printing and stationery.....			6,823 48
Postage, telegrams, telephone and express.....			3,185 12
Legal expenses.....			2,631 23
Furniture and fixtures.....			135 15
Maps, including corrections.....			1,237 53
Underwriters' Boards, etc.....			10,240 64
Fire departments, fire patrol, salvage corps, assessments, etc.....			4,004 57
Inspection and surveys.....			1,228 43
Taxes on premiums.....			15,544 81
Insurance Department fees, agents' licenses, etc.....			4,840 50
All other licenses, fees and taxes.....			9,241 32
Deposit premiums returned.....			799 00
Paid stockholders for interest or dividends (amount declared during the year, \$60,000.00)			60,800 00
Loss on sales or maturity of ledger assets.....			6 25
All other disbursements.....			52 00
Total disbursements			\$943,855 58
Balance			\$2,527,103 46

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,254,132 90
Cash in company's office.....	23 33
Cash deposited in bank.....	130,672 97
Agents' balances	141,408 71
Bills receivable, taken for marine and inland risks.....	865 55
Total ledger assets.....	\$2,527,103 46

NON-LEDGER ASSETS.

Interest accrued on bonds.....	23,337 06
Gross assets	\$2,550,440 52

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 1,771 88	
Book value of bonds and stocks over market value.....	164,360 90	
Total		\$166,132 78
Total admitted assets.....		\$2,384,307 74

LIABILITIES.

Losses adjusted and unpaid.....	\$ 11,687 00	
Losses reported and unadjusted.....	186,832 90	
Losses resisted.....	3,900 00	
Gross amount of unpaid losses.....	\$202,419 90	
Deduct re-insurance.....	28,079 59	
Net amount of unpaid losses.....		\$174,340 31
Unearned premiums on fire risks.....	\$551,027 30	
Unearned premiums on inland navigation risks.....	41,979 38	
Unearned premiums on marine risks.....	64,987 15	
Unearned premiums as computed above.....		657,993 83
Amount reclaimable by the insured on perpetual insurance.....		15,647 63
Taxes due or accrued.....		15,000 00
Contingent fund.....		21,325 97
Liabilities, except capital and surplus.....	\$ 884,307 74	
Capital paid up in cash.....	\$750,000 00	
Surplus	750,000 00	
Surplus to policyholders.....		1,500,000 00
Total		\$2,384,307 74

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$114,348,516 00	\$1,290,766 71
Written or renewed during the year.....	91,606,844 00	1,007,134 35
Total	\$205,955,360 00	\$2,297,901 06
Deduct those expired and marked off as terminated.....	86,832,957 00	979,750 37
In force at the end of year.....	\$119,122,403 00	\$1,318,150 69
Deduct amount re-insured.....	19,156,019 00	237,049 39
Net amount in force at the end of the year.....	\$99,966,384 00	\$1,081,101 30

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$14,417,748 00	\$244,850 46
Written or renewed during the year.....	63,450,926 00	457,621 00
Total	\$77,868,674 00	\$702,471 46
Deduct those expired and marked off as terminated.....	55,243,810 00	442,010 04
In force at the end of the year.....	\$22,624,864 00	\$260,461 42
Deduct amount re-insured.....	2,045,413 00	59,278 26
Net amount in force at the end of the year.....	<u>\$20,579,451 00</u>	<u>\$201,183 06</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$8,350,661 59
Losses paid since organization.....	5,161,220 51
Stock owned by directors, at par value.....	57,540 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written	\$245,825 00	\$29,762 00	\$275,587 00
Premiums received.....	3,287 50	1,242 47	4,529 97
Losses paid	3,192 58	45 80	3,238 38
Losses incurred.....	1,738 58	39 80	1,778 38
Paid for 2% tax on premiums.....			90 60

AMERICAN CENTRAL INSURANCE COMPANY.

Located in St. Louis, Mo. Incorporated February, 1853; commenced business February, 1853.

EDWARD T. CAMPBELL, *President.*

B. G. CHAPMAN, JR., *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	<u>\$1,000,000 00</u>
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INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$5,371,833 79	\$71,208 91	
Deduct re-insurance, rebate, abatement and return premiums	3,502,281 56	22 66	
Received for premiums other than perpetuals...	<u>\$1,869,552 23</u>	<u>\$71,186 25</u>	<u>\$1,940,738 48</u>

Interest on mortgage loans	\$ 2,704 11	
on collateral loans	11,279 92	
on bonds and dividends on stocks.....	195,125 57	
on deposits	2,973 51	
from all other sources.....	779 66	
Total interest.....		\$212,862 77
Profit on sale or maturity of ledger assets, bonds.....		3,255 09
Agents' balances previously charged off.....		241 98
Increase in liabilities on account of re-insurance treaties.....		138,283 92
Decrease in capital, transferred to surplus.....		1,000,000 00
Total income during the year.....		\$3,295,382 24
Amount of net or ledger assets December 31, 1913.....		4,902,514 01
Total		\$8,197,896 25

DISBURSEMENTS.

Fire. Marine and Inland.

Gross amount paid for losses (including \$391,268.19, occurring in previous years).....	\$2,903,717 28	\$41,461 40	
Deduct amount received for salvage and re-insur- ance	766,534 30	3,004 48	
Net amount paid for losses.....	\$2,137,182 98	\$38,456 92	\$2,175,639 90
Expenses of adjustment and settlement of losses.....		36,467 85	
Commissions or brokerage.....		56,217 36	
Allowances to agencies.....		12,637 61	
Salaries, \$158,353.43, and expenses, \$75,510.99, of special and general agents..		233,664 42	
Salaries, fees and all other charges of officers, directors, trustees and home office employes		119,085 83	
Rents		19,459 01	
Advertising, printing and stationery.....		53,754 82	
Postage, telegrams, telephone and express.....		27,717 62	
Legal expenses		2,573 73	
Furniture and fixtures.....		2,956 64	
Maps, including corrections.....		10,784 05	
Underwriters' Boards, etc.....		28,660 20	
Fire departments, fire patrol, salvage corps, assessments, etc.....		9,428 75	
Inspection and surveys.....		35,156 02	
Taxes on premiums.....		72,532 12	
Insurance Department fees, agents' licenses, etc.....		23,228 83	
Federal corporation tax.....		1,108 13	
Municipal tax.....		10,714 00	
All other licenses, fees and taxes.....		8,831 70	
Paid stockholders for interest or dividends (amount declared during the year, \$150,000.00)		149,985 00	
Decrease in liabilities during the year on account of re-insurance treaties..		138,283 92	
Loss on sales or maturity of ledger assets, bonds.....		44,408 00	
Agents' balances charged off.....		19,877 45	
All other disbursements.....		5,925 00	
Total disbursements.....			\$3,299,098 06
Balance			\$4,898,798 19

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 34,250 00	
Loans secured by pledge of bonds, stocks or other collaterals	192,385 62	
Book value of bonds and stocks, excluding interest.....	3,843,722 42	
Cash in company's office.....	10,864 24	
Cash deposited in bank.....	168,842 56	
Agents' balances	633,264 05	
Due from Russia Insurance Co. \$288,912.36; due Commercial Union Assurance Co., Limited, London, England, \$273,443.06	15,469 30	
Total ledger assets		\$4,898,798 19

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 542 93	
Interest accrued on bonds.....	36,715 44	
Interest accrued on collateral loans.....	1,997 94	
Total		39,256 31
Due from Commercial Union Assurance Co., Ltd., for accrued interest on bonds taken over by them.....		9,759 15
Gross assets		\$4,947,813 65

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 9,402 90	
Market value of special deposits in excess of corresponding liabilities	3,855 88	
Book value of ledger assets over market value.....	613,964 39	
Total		627,223 17
Total admitted assets.....		\$4,320,590 48

LIABILITIES.

Losses adjusted and unpaid.....	\$149,150 29	
Losses reported and unadjusted.....	361,783 61	
Losses resisted	20,667 82	
Gross amount of unpaid losses.....	\$531,601 72	
Deduct re-insurance.....	165,601 12	
Net amount of unpaid losses.....		\$ 366,000 60
Unearned premiums		1,755,321 75
Cash dividends remaining unpaid to stockholders.....		898 48
Salaries, rent, expenses, etc., due or accrued.....		6,664 17
Estimated Federal, State and other taxes hereafter payable.....		35,000 00
Liabilities, except capital and surplus.....		\$2,163,885 00

Capital paid up in cash.....	\$1,000,000 00	
Surplus	1,156,705 48	
Surplus to policyholders.....		\$2,156,705 48
Total		<u>\$4,320,590 48</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$666,560.878 00	\$7,051,040 00
Written or renewed during the year.....	490,828,277 00	5,371,833 79
Excess of original premiums over amount received for re-insurance		149,346 42
Total	\$1,157,389,155 00	\$12,572,220 30
Deduct those expired and marked off as terminated.....	396,106,322 00	4,823,293 62
In force at the end of the year.....	\$761,282,833 00	\$7,748,926 68
Deduct amount re-insured.....	429,701,486 00	4,378,027 32
Net amount in force at the end of the year.....	<u>\$331,581,347 00</u>	<u>\$3,370,899 36</u>

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 653,359 00	\$20,912 76
Written or renewed during the year.....	15,426,216 00	71,208 91
Total	\$16,079,575 00	\$92,121 67
Deduct those expired and marked off as terminated.....	15,443,301 00	71,047 62
Net amount in force at the end of the year.....	<u>\$636,274 00</u>	<u>\$21,074 05</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$54,016,163 38
Losses paid since organization.....	30,389,634 51
Stock owned by directors, at par value.....	87,900 00
Loaned to officers and directors.....	20,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$2,370,186 00
Premiums received	34,966 74
Losses paid.....	60,917 70
Losses incurred.....	65,572 16
Paid for 2% tax on premiums.....	699 33

AMERICAN DRUGGISTS FIRE INSURANCE COMPANY.

Located in Cincinnati, Ohio. Incorporated February, 1906; commenced business January, 1907.

CHAS. H. AVERY, *President.*

FRANK H. FREERICKS, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$200,000 00
	\$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$150,827 66
Deduct re-insurance, rebate, abatement and return premiums	26,276 43
	\$124,551 23
Received for premiums other than perpetuals.....	\$124,551 23
Interest on bonds and dividends on stocks.....	\$13,243 86
on deposits	442 93
	13,686 79
Total interest.....	13,686 79
Stock transfer fees.....	7 50
Gross increase, by adjustment in book value of ledger assets (bonds).....	157 62
	\$138,403 14
Total income during the year.....	\$138,403 14
Amount of net or ledger assets December 31, 1913.....	347,694 23
	\$486,097 37

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$3,498.73, occurring in previous years).....	\$45,444 14
Deduct amount received for salvage and re-insurance.....	4,607 14
	\$40,837 00
Net amount paid for losses.....	\$40,837 00
Expenses of adjustment and settlement of losses.....	1,867 48
Commissions or brokerage.....	14,126 61
Salaries, \$1,790.65, and expenses, \$2,131.77, of special and general agents.....	3,922 42
Salaries, fees and all other charges of officers, directors, trustees and home office employees	14,454 92
Rents	480 60
Advertising, printing and stationery.....	4,125 48
Postage, telegrams, telephone and express.....	1,325 34
Furniture and fixtures (depreciation).....	79 60
Fire departments, fire patrol, salvage corps, assessments, etc.....	303 37
Inspection and surveys.....	512 52
Taxes on premiums.....	3,156 22
Insurance Department fees, agents' licenses, etc.....	1,688 55

All other licenses, fees and taxes.....	\$ 839 59
Paid stockholders for dividends (amount declared during the year, \$18,000.00)	18,000 00
Gross decrease in book value of ledger assets.....	856 84
General expense	1,212 29
Total disbursements.....	<u>\$107,788 33</u>
Balance	<u><u>\$378,309 04</u></u>

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$343,564 30
Cash in company's office.....	203 23
Cash deposited in bank.....	18,630 92
Agents' balances.....	15,194 19
Office furniture	716 40
Total ledger assets.....	<u>\$378,309 04</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$5,008 65
Interest due and accrued on other assets.....	10 03
Total	<u>5,018 68</u>
Gross assets	<u>\$383,327 72</u>

ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	716 40
Total admitted assets	<u><u>\$382,611 32</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$2,040 65
Losses reported and unadjusted.....	2,444 20
Gross amount of unpaid losses.....	<u>\$4,484 85</u>
Deduct re-insurance.....	702 48
Net amount of unpaid losses.....	<u>\$ 3,782 37</u>
Unearned premiums on risks.....	65,568 50
Salaries, rent, expenses, etc., due or accrued.....	858 48
Taxes due or accrued.....	2,864 63
Liabilities, except capital and surplus.....	<u>\$73,073 98</u>
Capital paid up in cash.....	\$200,000 00
Surplus	<u>109,537 34</u>
Surplus to policyholders.....	309,537 34
Total	<u><u>\$382,611 32</u></u>

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$12,454,793 00	\$127,711 08
Written or renewed during the year.....	14,785,282 00	150,827 66
Total	\$27,240,075 00	\$278,538 74
Deduct those expired and marked off as terminated.....	12,758,764 00	128,319 96
In force at the end of year.....	\$14,481,311 00	\$150,218 78
Deduct amount re-insured.....	1,713,137 00	20,004 61
Net amount in force at the end of the year.....	<u>\$12,768,174 00</u>	<u>\$130,214 17</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$579,223 82
Losses paid since organization.....	184,596 91
Stock owned by directors, at par value.....	<u>20,475 00</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$273,950 00
Premiums received	3,230 58
Losses paid	1,535 89
Losses incurred	1,535 89
Paid for 2% tax on premiums.....	<u>64 61</u>

AMERICAN INSURANCE COMPANY.

Located in Newark, N. J. Incorporated February, 1846; commenced business April, 1846.

P. L. HOADLEY, *President.*

FREDERICK HOADLEY, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	<u>\$1,000,000 00</u>
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$5,995,693 53	\$192,492 64
Deduct re-insurance, rebate, abatement and return premiums	2,155,419 42	59,899 33
Received for premiums other than perpetuals....	<u>\$3,840,274 11</u>	<u>\$132,593 31</u>
		\$3,972,867 42

Rents for company's property, including \$19,820.10, for company's occupancy of its own buildings.....	\$ 27,537 14
Interest on mortgage loans.....	88,087 09
on bonds and dividends on stocks.....	310,548 74
on deposits	3,162 81
from all other sources.....	538 74
Total rents and interest.....	\$429,674 52
Profit on sale or maturity of ledger assets.....	1,534 90
Agents' balances previously charged off.....	42 18
Increase in liabilities on account of reinsurance treaties.....	9,099 48
Increase in liabilities on account of income tax on salaries withheld at source	187 40
Total income during the year.....	\$ 4,413,406 30
Amount of net or ledger assets December 31, 1913.....	10,334,913 53
Total	\$14,748,320 43

DISBURSEMENTS.

	Fire. Marine and Inland.		
Gross amount paid for losses (including \$242,748.92, occurring in previous years).....	\$2,694,256 99	\$47,500 03	
Deduct amount received for salvage and re-insurance	568,322 15	6,680 62	
Net amount paid for losses.....	\$2,125,934 84	\$40,819 41	\$2,166,754 25
Expenses of adjustment and settlement of losses.....		69,415 12	
Commissions or brokerage.....		966,798 27	
Salaries, \$81,170.42, and expenses, \$51,615.85, of special and general agents....		132,786 27	
Salaries, fees and all other charges of officers, directors, trustees and home office employees		212,376 12	
Rents (including \$19,820.10, for company's occupancy of its own buildings)..		21,996 37	
Advertising, printing and stationery.....		46,890 25	
Postage, telegrams, telephone and express.....		31,028 98	
Legal expenses		175 53	
Furniture and fixtures.....		4,927 87	
Maps, including corrections.....		8,388 35	
Underwriters' Boards, etc.....		26,862 88	
Fire departments, fire patrol, salvage corps, assessments, etc.....		29,178 35	
Inspection and surveys.....		36,129 16	
Repair and expenses on real estate.....		1,266 36	
Taxes on real estate.....		8,388 56	
Taxes on premiums.....		87,120 58	
Insurance Department fees, agents' licenses, etc.....		22,155 96	
All other licenses, fees and taxes.....		16,535 63	
Paid stockholders for interest or dividends (amount declared during the year, \$280,000.00)		280,000 00	
Paid policyholders for dividends.....		53 00	
Gross decrease in book value of ledger assets.....		22,402 13	
Agents' balances charged off.....		3,660 85	
All other disbursements.....		22,809 53	
Total disbursements.....		\$4,218,100 37	
Balance		\$10,530,220 06	

LEDGER ASSETS.

Book value of real estate.....	\$ 454,700 00
Loans on mortgage (first liens) on real estate.....	1,793,865 75
Book value of bonds and stocks, excluding interest.....	6,825,819 39
Cash in company's office.....	617 97
Cash deposited in bank.....	459,588 40
Agents' balances	602,648 58
Bills receivable, taken for fire risks.....	392,979 97
Total ledger assets	\$10,530,220 06

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$25,131 17
Interest due and accrued on bonds.....	63,588 35
Total	88,719 52
Gross assets	\$10,618,939 58

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 9,381 79
Bills receivable.....	47,416 94
Market value of special deposits in excess of corresponding liabilities	31,884 97
Book value of ledger assets over market value, bonds and stocks	283,314 39
Total	371,998 09
Total admitted assets.....	\$10,246,941 49

LIABILITIES.

Losses reported and unadjusted.....	\$122,896 99
Losses resisted.....	39,738 00
Gross amount of unpaid losses.....	\$162,634 99
Deduct re-insurance.....	97,422 10
Net amount of unpaid losses.....	\$ 65,212 89
Unearned premiums on fire risks.....	\$4,991,546 66
Unearned premiums on inland navigation risks.....	62,836 81
Unearned premiums as computed above.....	5,054,383 47
Cash dividends remaining unpaid to stockholders, \$70,000.00; to policyholders, \$113.00	70,113 00
Salaries, rent, expenses, etc., due or accrued estimated.....	5,900 00
Taxes due or accrued.....	50,000 00
Special reserve fund.....	300,000 00
Fund held under re-insurance treaties.....	9,099 48
Commission on farm premiums.....	26,551 58
All other liabilities.....	187 40
Liabilities, except capital and surplus.....	\$5,880,547 82

Capital paid up in cash.....	\$1,000,000 00	
Surplus	3,366,393 67	
Surplus to policyholders.....		\$4,366,393 67
Total		<u>\$10,246,941 49</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$1,062,233,678 00	\$10,740,433 48
Written or renewed during the year.....	551,078,619 00	5,995,693 53
Total	<u>\$1,613,312,297 00</u>	<u>\$16,736,127 01</u>
Deduct those expired and marked off as terminated.....	499,141,731 00	5,548,185 73
In force at the end of year.....	\$1,114,170,566 00	\$11,187,941 28
Deduct amount re-insured.....	140,978,020 00	1,502,413 16
Net amount in force at the end of the year.....	<u>\$973,192,546 00</u>	<u>\$9,685,528 12</u>

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$4,283,871 00	\$ 93,944 98
Written or renewed during the year.....	8,594,750 00	192,492 64
Total	<u>\$12,878,621 00</u>	<u>\$286,437 62</u>
Deduct those expired and marked off as terminated.....	6,253,315 00	151,909 51
In force at the end of the year.....	\$6,625,306 00	\$134,528 11
Deduct amount re-insured.....	419,863 00	8,854 49
Net amount in force at the end of the year.....	<u>\$6,205,440 00</u>	<u>\$125,673 62</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$54,217,821 87
Losses paid since organization.....	26,213,295 81
Stock owned by directors, at par value.....	82,090 00
Loaned to stockholders, not officers.....	83,800 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$2,121,471 00
Premiums received.....	29,983 03
Losses paid	17,099 05
Losses incurred	16,660 71
Paid for 2% tax on premiums.....	749 38

BOSTON INSURANCE COMPANY.

*Located in Boston, Mass. Incorporated December, 1873; commenced business January, 1874.*RANSOM B. FULLER, *President.*FREEMAN NICKERSON, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$3,111,900 82	\$2,294,620 21
Deduct re-insurance, rebate, abatement and re- turn premiums.....	1,339,111 29	623,792 14
Received for premiums other than perpetuals.....	\$1,772,789 56	\$1,670,828 07
Rents for company's property, including \$18,750.00, for com- pany's occupancy of its own buildings.....		\$ 19,125 03
Interest on mortgage loans.....		21,485 73
on collateral loans.....		1,233 87
on bonds and dividends on stocks.....		193,714 68
on deposits		6,703 78
from all other sources.....		128 93
Total rents and interest.....		242,392 02
Profit on sale or maturity of ledger assets.....		9,238 75
Agents' balances previously charged off.....		367 69
Borrowed money.....		100,000 00
From all other sources.....		4,106 06
Total income during the year.....		\$ 3,799,722 15
Amount of net or ledger assets December 31, 1913.....		6,799,364 49
Total		\$10,599,086 64

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$311,068.64, occurring in previous years).....	\$1,640,731 05	\$1,064,750 87
Deduct amount received for salvage and re-in- surance	520,464 61	173,356 65
Net amount paid for losses.....	\$1,120,266 44	\$891,394 22
Expenses of adjustment and settlement of losses.....		33,731 10
Commissions or brokerage.....		704,181 65
Allowances to agencies.....		15,327 27

Salaries, \$35,469.57, and expenses, \$41,828.81, of special and general agents..	\$ 77,298 38
Salaries, fees and all other charges of officers, directors, trustees and home office employes	219,404 06
Rents (including \$18,750.00, for company's occupancy of its own buildings)..	23,513 91
Advertising, printing and stationery.....	28,065 81
Postage, telegrams, telephone and express.....	18,039 47
Legal expenses.....	937 27
Furniture and fixtures.....	12,334 27
Maps, including corrections.....	5,129 38
Underwriters' Boards, etc.....	28,037 93
Fire departments, fire patrol, salvage corps, assessments, etc.....	17,817 19
Inspection and surveys.....	8,416 16
Repair and expenses on real estate.....	7,322 64
Taxes on real estate.....	7,543 52
Taxes on premiums.....	46,086 52
Insurance Department fees, agents' licenses, etc.....	16,193 47
All other licenses, fees and taxes.....	18,663 45
Paid stockholders for interest or dividends (amount declared during the year, \$240,000.00)	240,000 00
Loss on sales or maturity of ledger assets.....	14,767 00
Agents' balances charged off.....	23,834 88
Borrowed money repaid.....	100,000 00
All other disbursements.....	21,466 04
Total disbursements	\$3,704,772 03
Balance	\$6,894,314 61

LEDGER ASSETS.

Book value of real estate.....	\$ 505,340 92
Loans on mortgage (first liens) on real estate.....	418,500 00
Loans secured by pledge of bonds, stocks or other collateral..	20,000 00
Book value of bonds and stocks, excluding interest.....	4,811,573 09
Cash in company's office.....	32,832 48
Cash deposited in bank.....	51,901 04
Agents' balances.....	594,508 29
Bills receivable, taken for marine and inland risks.....	56,380 84
Bills, receivable, taken for fire risks.....	1,894 62
Notes receivable.....	83 33
Deposits with boards.....	1,300 00
Total ledger assets.....	\$6,894,314 61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 3,928 07
Interest due and accrued on bonds.....	17,730 38
Total	21,658 45
Reinsurance, return premiums due from companies.....	1,196 60
Gross assets.....	\$6,917,169 66

ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default.....	\$ 1,458 33	
Market value of special deposits in excess of corresponding liabilities	6,921 66	
Agents' balances, over three months due.....	28,611 66	
Bills receivable, past due, taken for marine, inland and fire risks	8,351 34	
Loans on personal security.....	83 33	
Book value of ledger assets over market value, bonds and stocks, \$404,675.09; mortgages, \$1,345.08.....	406,020 17	
Total		\$451,446 49
Total admitted assets.....		\$6,465,723 17

LIABILITIES.

Losses adjusted and unpaid.....	\$ 5,151 86	
Losses reported and unadjusted.....	855,123 69	
Losses resisted.....	44,993 19	
Gross amount of unpaid losses.....	\$905,268 74	
Deduct re-insurance.....	329,328 57	
Net amount of unpaid losses.....		\$ 575,940 17
Unearned premiums on fire risks.....	\$1,795,010 09	
Unearned premiums on inland navigation risks.....	522,812 17	
Unearned premiums on marine risks.....	59,902 68	
Unearned premiums as computed above.....		2,377,724 94
Cash dividends remaining unpaid to stockholders.....		120,000 00
Salaries, rent, expenses, etc., due or accrued.....		2,000 00
Taxes due or accrued.....		43,175 11
Re-insurance premiums due to companies.....		6,654 19
All other liabilities.....		2,500 00
Liabilities, except capital and surplus.....		\$3,127,994 41
Capital paid up in cash.....	\$1,000,000 00	
Surplus	2,337,728 76	
Surplus to policyholders.....		3,337,728 76
Total		\$6,465,723 17

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$416,627,169 00	\$4,043,988 09
Written or renewed during the year.....	317,400,974 00	3,111,900 82
Total	\$734,028,143 00	\$7,155,888 91
Deduct those expired and marked off as terminated.....	265,127,321 00	2,666,056 85
In force at the end of year.....	\$468,900,822 00	\$4,489,832 06
Deduct amount re-insured.....	111,389,922 00	1,091,161 38
Net amount in force at the end of the year.....	\$357,510,900 00	\$3,398,670 68

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 39,698,319 00	\$1,231,853 85
Written or renewed during the year.....	171,071,989 00	2,294,620 21
Total	\$210,770,308 00	\$3,526,474 06
Deduct those expired and marked off as terminated.....	171,307,578 00	2,304,350 21
In force at the end of the year.....	\$39,462,730 00	\$1,222,123 85
Deduct amount re-insured.....	3,687,116 00	116,596 84
Net amount in force at the end of the year.....	\$35,775,614 00	\$1,105,527 01

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$58,906,414 78
Losses paid since organization.....	36,746,560 07
Stock owned by directors, at par value.....	122,000 00
Loaned to stockholders, not officers.....	3,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$5,616,257 00	\$593,284 00	\$6,209,541 00
Premiums received.....	61,092 71	12,236 20	73,328 91
Losses paid.....	40,035 79	9,003 40	49,039 19
Losses incurred.....	42,389 51	10,422 40	52,821 91
Paid for 2% tax on premiums.....			1,491 48

BUFFALO GERMAN INSURANCE COMPANY.

Located in Buffalo, N. Y. Incorporated February, 1867; commenced business February, 1867.

JOHN G. WICKSER, *President.*

C. A. GEORGER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$400,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$1,018,724 76
Deduct re-insurance, rebate, abatement and return premiums	421,049 29
Received for premiums other than perpetuals.....	\$597,675 47

Rents for company's property, including \$4,000.00 for company's occupancy of its own buildings.....	\$34,491 67
Interest on mortgage loans.....	26,155 64
on collateral loans	540 25
on bonds and dividends on stocks.....	73,949 16
on deposits	8,431 03
Total rents and interest.....	\$143,567 75
Profit on sale or maturity of ledger assets.....	1,743 75
Agents' balances previously charged off.....	198 26
Increase in liabilities on account of re-insurance treaties.....	2,032 50
Total income during the year.....	\$ 745,217 73
Amount of net or ledger-assets December 31, 1913.....	3,226,425 02
Total	\$3,971,642 75

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$47,872.99, occurring in previous years)	\$491,068 36
Deduct amount received for salvage and re-insurance.....	70,465 93
Net amount paid for losses.....	\$420,602 43
Expenses of adjustment and settlement of losses.....	12,323 24
Commissions or brokerage.....	144,785 93
Salaries, \$12,594.95, and expenses, \$8,296.33, of special and general agents....	20,891 28
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	44,321 04
Rents (including \$4,000.00, for company's occupancy of its own buildings)....	4,000 00
Advertising, printing and stationery.....	5,691 43
Postage, telegrams, telephone and express.....	5,213 56
Legal expenses.....	4,012 40
Furniture and fixtures.....	336 20
Maps, including corrections.....	3,521 85
Underwriters' Boards, etc.....	6,958 55
Fire department, fire patrol, salvage corps, assessments, etc.....	8,044 78
Inspection and surveys.....	5,097 25
Repairs and expenses on real estate.....	10,338 91
Taxes on real estate.....	15,176 26
Taxes on premiums.....	13,645 14
Insurance Department fees, agents' licenses, etc.....	3,261 80
All other licenses, fees and taxes.....	5,613 93
Paid stockholders for interest or dividends (amount declared during the year, \$60,000.00)	60,000 00
Loss on sales or maturity of ledger assets.....	640 80
Agents' balances charged off.....	422 22
Gross decrease by adjustment in book value of ledger assets.....	2,560 00
All other disbursements.....	3,919 01
Total disbursements	\$801,378 01
Balance	\$3,170,264 74

LEDGER ASSETS.

Book value of real estate.....	\$ 525,000 00	
Loans on mortgage (first liens) on real estate.....	533,700 00	
Loans secured by pledge of bonds, stocks or other collateral...	16,800 00	
Book value of bonds and stocks, excluding interest.....	1,713,246 68	
Cash deposited in bank.....	259,247 26	
Agents' balances.....	122,117 63	
Munich Re-insurance Co.....	153 17	
		<hr/>
Total ledger assets.....		\$3,170,264 74

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$10,036 40	
Interest accrued on bonds.....	20,450 49	
Interest accrued on collateral loans.....	262 50	
Rents due.....	360 00	
		<hr/>
Total		31,109 39
		<hr/>
Gross assets.....		\$3,201,374 13

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	3,375 82	
		<hr/>
Total admitted assets.....		\$3,197,998 25
		<hr/> <hr/>

LIABILITIES.

Losses adjusted and unpaid.....	\$10,462 47	
Losses reported and unadjusted.....	55,351 46	
Losses resisted.....	6,000 00	
		<hr/>
Gross amount of unpaid losses.....	\$71,813 93	
Deduct re-insurance.....	13,690 68	
		<hr/>
Net amount of unpaid losses.....	\$ 58,123 25	
Unearned premiums on risks.....	790,776 05	
Salaries, rent, expenses, etc., due or accrued.....	1,000 00	
Taxes due or accrued.....	15,000 00	
Contingent commission or other charges due or accrued.....	4,000 00	
Reserve for contingencies.....	80,000 00	
		<hr/>
Liabilities, except capital and surplus.....	\$ 948,899 30	
Capital paid up in cash.....	\$ 400,000 00	
Surplus	1,849,098 95	
		<hr/>
Surplus to policyholders.....		2,249,098 95
		<hr/>
Total		\$3,197,998 25
		<hr/> <hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$203,373,882 00	\$1,986,415 83
Written or renewed during the year.....	101,914,459 00	1,018,724 76
Excess of original premiums over amount received for re-insurance		13,548 04
Total	\$305,288,341 00	\$3,018,688 63
Deduct those expired and marked off as terminated.....	109,851,053 00	1,124,881 35
In force at the end of year.....	\$195,437,288 00	\$1,893,807 28
Deduct amount re-insured.....	34,728,941 00	339,795 86
Net amount in force at the end of the year.....	\$160,708,347 00	\$1,554,011 42

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$22,340,236 61
Losses paid since organization.....	11,598,976 79
Stock owned by directors, at par value.....	2,382,925 00
Loaned to stockholders, not officers.....	36,400 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$1,400,307 00
Premiums received.....	20,231 73
Losses paid	16,690 85
Losses incurred.....	16,527 35
Paid for 2% tax on premiums.....	404 63

CAMDEN FIRE INSURANCE ASSOCIATION.

Located in Camden, N. J. Incorporated March, 1841; commenced business April, 1841.

EDMUND E. READ, JR., *President.*

JOSEPH K. SHARP, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$700,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$2,544,501 88
Deduct re-insurance, rebate, abatement and return premiums	\$91,836 00
Received for premiums other than perpetuals.....	\$1,652,665 88
Deposit premiums, received on perpetual risks... ..	755 00

Rents for company's property, including \$6,000.00 for company's occupancy of its own buildings.....	\$ 6,000 00
Interest on mortgage loans.....	40,227 08
on collateral loans.....	3,547 38
on bonds and dividends on stocks.....	87,937 56
on deposits	1,197 92
from all other sources.....	88 59
Total rents and interest.....	\$138,998 53
Borrowed on note.....	115,000 00
Paid by stockholders to increase surplus.....	100,000 00
From all other sources.....	12 00
Total income during the year.....	\$2,007,431 41
Increase in paid-up capital during year.....	100,000 00
Amount of net or ledger assets December 31, 1913.....	3,107,826 98
Total	\$5,215,258 39

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$108,060.47, occurring in previous years).....	\$1,322,402 18
Deduct amount received for salvage and re-insurance.....	268,644 53
Net amount paid for losses.....	\$1,053,757 65
Expenses of adjustment and settlement of losses.....	15,092 33
Commissions or brokerage.....	414,381 06
Allowances to agencies.....	5,591 39
Salaries, \$20,306.22, and expenses, \$12,906.18, of special and general agents..	33,272 40
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	74,333 98
Rents (including \$6,000.00, for company's occupancy of its own buildings)....	6,727 23
Advertising, printing and stationery.....	13,599 21
Postage, telegrams, telephone and express.....	8,680 11
Legal expenses.....	2,941 90
Furniture and fixtures.....	1,157 63
Maps, including corrections.....	5,256 69
Underwriters' Boards, etc.....	20,253 01
Fire departments, fire patrol, salvage corps, assessments, etc.....	7,615 61
Inspection and surveys.....	3,434 99
Repairs and expenses on real estate.....	887 00
Taxes on real estate.....	1,979 00
Taxes on premiums.....	21,082 41
Insurance Department fees, agents' licenses, etc.....	6,163 52
All other licenses, fees and taxes.....	3,998 92
Deposit premiums returned.....	816 43
Paid stockholders for interest or dividends (amount declared during the year, \$72,000.00).....	79,183 28
Loss on sales or maturity of ledger assets.....	6,130 87
Agents' balances charged off.....	74 58
Paid on note.....	115,000 00

All other disbursements.....	\$7,320 28
Total disbursements.....	<u>\$1,908,731 53</u>
Balance	<u><u>\$3,306,526 86</u></u>

LEDGER ASSETS.

Book value of real estate.....	\$ 105,036 19
Loans on mortgage (first liens) on real estate.....	767,735 00
Loans secured by pledge of bonds, stocks or other collateral..	61,760 00
Book value of bonds and stocks, excluding interest.....	1,924,571 96
Cash in company's office.....	2,160 56
Cash deposited in bank.....	146,811 23
Agents' balances.....	297,537 16
Bills receivable, taken for fire risks.....	74 76
Other ledger assets.....	<u>850 00</u>
Total ledger assets.....	<u>\$3,306,526 86</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$12,757 94
Interest accrued on bonds.....	20,340 37
Interest accrued on collateral loans.....	5 83
Interest due and accrued on bank deposits.....	<u>679 73</u>
Total	<u>33,783 87</u>
Gross assets.....	<u>\$3,340,310 73</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 4,672 94
Bills receivable.....	74 76
Other assets not admitted.....	<u>750 00</u>
Book value of ledger assets over market value, real estate, \$6,036.19; bonds and stocks, \$40,855.96.....	<u>46,892 15</u>
Total	<u>52,389 85</u>
Total admitted assets.....	<u><u>\$3,287,920 88</u></u>

LIABILITIES.

Amount of unpaid losses.....	\$261,179 00
Deduct reinsurance.....	<u>50,389 57</u>
Net amount of unpaid losses.....	\$ 210,789 43
Unearned premiums on risks.....	1,514,034 85
Amount reclaimable by the insured on perpetual insurance.....	27,891 30
Cash dividends remaining unpaid to stockholders.....	379 10
Salaries, rent, expenses, etc., due or accrued.....	<u>2,417 02</u>

Taxes due or accrued.....	\$20,000 00
Interest paid in advance.....	758 75
Liabilities, except capital and surplus.....	\$1,776,270 45
Capital paid up in cash.....	\$700,000 00
Surplus	811,650 43
Surplus to policyholders.....	1,511,650 43
Total	\$3,287,920 88

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$283,959,191 00	\$3,081,710 04
Written or renewed during the year.....	235,686,825 00	2,544,501 88
Excess of original premiums over amount received for re-insurance		12,946 32
Total	\$519,646,016 00	\$5,639,158 24
Deduct those expired and marked off as terminated.....	200,677,013 00	2,289,459 24
In force at the end of year.....	\$318,969,003 00	\$3,349,699 00
Deduct amount reinsured.....	38,525,083 00	453,818 11
Net amount in force at the end of the year.....	\$280,443,920 00	\$2,895,880 89
Perpetual risks not included above.....	\$1,284,967 00	
Premiums on same.....	30,990 33	

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$15,287,075 38
Losses paid since organization.....	8,014,494 91
Stock owned by directors, at par value.....	114,190 00
Loaned to officers and directors.....	2,750 00
Loaned to stockholders, not officers.....	500 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$1,059,330 00
Premiums received.....	13,564 29
Losses paid.....	12,252 00
Losses incurred	13,485 00
Paid for 2% tax on premiums.....	272 09

CITIZENS INSURANCE COMPANY.

*Located in St. Louis, Mo. Incorporated 1837; commenced business 1837.*CHAS. E. CHASE, *President.*P. O. CROCKER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$200,000 00
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$1,797,258 11	\$1,522 43
Deduct re-insurance, rebate, abatement and re- turn premiums.....	2,152,601 21	1,522 43
Received for premiums other than perpetuals....	—\$355,343 10	—\$355,343 10
Interest on mortgage loans.....		\$ 4,361 65
on bonds and dividends on stocks.....		14,454 58
on deposits		1,197 92
from all other sources.....		27 29
Total interest.....		20,041 44
Total income during the year.....		—\$335,301 66
Amount of net or ledger assets December 31, 1913.....		\$47,699 90
Total		\$512,398 24

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$144,697.33, occurring in previous years).....	\$1,012,764 84
Deduct amount received for salvage and re-insurance.....	1,008,454 09
Net amount paid for losses.....	\$ 4,310 75
Expenses of adjustment and settlement of losses.....	46 98
Commissions or brokerage.....	—164,833 02
Salaries, fees and all other charges of officers, directors, trustees and home office employes.....	70 00
Rents	95 65
Advertising, printing and stationery.....	6 38
Postage, telegrams, telephone and express.....	2 94
Furniture and fixtures.....	54 44
Maps, including corrections.....	15 00
Underwriters' Boards, etc.....	317 92
Taxes on premiums.....	44 02
Insurance Department fees, agents' licenses, etc.....	18 90

All other licenses, fees and taxes.....	\$ 3,047 25
Paid stockholders for interest or dividends (amount declared during the year, \$18,000.00)	18,000 00
Loss on sales or maturity of ledger assets.....	23,462 49
Agents' balances charged off.....	27 50
All other disbursements.....	71 96
Total disbursements.....	<u>—\$115,240 84</u>
Balance	<u>\$627,639 08</u>

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 81,700 00
Book value of bonds and stocks, excluding interest.....	263,691 26
Cash deposited in bank.....	108,928 01
Agents' balances.....	173,219 81
Total ledger assets.....	<u>\$627,639 08</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 956 08
Interest accrued on bonds.....	4,621 66
Total	<u>5,577 74</u>
Gross assets.....	<u>\$633,216 82</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$14,850 26
Book value of ledger assets over market value, bonds and stocks	16,686 26
Total	<u>31,536 52</u>
Total admitted assets.....	<u>\$601,680 30</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 53,081 54
Losses reported and unadjusted.....	123,119 65
Losses resisted.....	20,745 97
Gross amount of unpaid losses.....	<u>\$196,947 16</u>
Deduct re-insurance.....	188,032 62
Net amount of unpaid losses.....	<u>\$ 8,914 54</u>
Unearned premiums on risks.....	26,313 35
Taxes due or accrued.....	2,500 00
Liabilities, except capital and surplus.....	<u>\$ 37,727 89</u>

Capital paid up in cash.....	\$200,000 00	
Surplus	363,952 41	
Surplus to policyholders.....		\$563,952 41
Total		\$601,680 30

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$211,559,598 00	\$2,398,543 59
Written or renewed during the year.....	157,237,140 00	1,797,258 11
Total	\$368,796,738 00	\$4,195,801 70
Deduct those expired and marked off as terminated.....	29,006,411 00	335,250 88
In force at the end of year.....	\$339,790,327 00	\$3,860,550 82
Deduct amount reinsured.....	334,088,252 00	3,814,368 43
Net amount in force at the end of the year.....	\$5,702,075 00	\$46,182 39

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$98,657 00	\$2,821 28
Written or renewed during the year.....	72,150 00	1,522 43
Total	\$170,807 00	\$4,343 71
Deduct those expired and marked off as terminated.....	108,857 00	3,211 53
In force at the end of the year.....	\$61,950 00	\$1,132 18
Deduct amount re-insured.....	61,950 00	1,132 18

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$12,745,388 51
Losses paid since organization.....	7,690,311 55
Stock owned by directors, at par value.....	900 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$1,190,190 00
Premiums received.....	12,915 62
Losses paid.....	7,256 90
Losses incurred.....	7,562 58
Paid for 2% tax on premiums.....	260 60

COLUMBIA INSURANCE COMPANY.

*Located in Jersey City, N. J. Incorporated 1901; commenced business 1901.*GEORGE F. CRANE, *President*C. E. DEAN, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$400,000 00

INCOME.

	Marine and Inland
Entire premiums collected during the year.....	\$867,450 59
Deduct re-insurance, rebate, abatement and return premiums..	488,005 16
Received for premiums other than perpetuals.....	\$379,445 43
Interest on bonds and dividends on stocks.....	\$35,915 83
on deposits.....	1,244 44
from all other sources.....	300 00
Total interest.....	37,460 27
Agents' balances previously charged off.....	6,469 70
Total income during the year.....	\$ 423,375 40
Amount of net or ledger assets December 31, 1913.....	1,043,602 91
Total	\$1,466,978 31

DISBURSEMENTS.

	Marine and Inland
Gross amount paid for losses (including \$43,520.48, occurring in previous years)	\$343,523 91
Deduct amount received for salvage and re-insurance.....	166,551 58
Net amount paid for losses.....	\$176,972 33
Expenses of adjustment and settlement of losses.....	4,912 23
Commissions or brokerage.....	115,835 14
Allowances to agencies.....	1,065 00
Expenses of special and general agents.....	1,339 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	5,015 11
Rents	2,151 00
Advertising, printing and stationery.....	953 00
Postage, telegrams, telephone and express.....	151 00
Underwriters' Boards, etc.....	1,014 00
Fire departments, fire patrol, salvage corps, assessments, etc.....	205 58
Inspection and surveys.....	281 00

Taxes on premiums.....	\$10,349 07
Insurance Department fees, agents' licenses, etc.....	1,446 00
All other licenses, fees and taxes.....	42 66
Loss on sales or maturity of ledger assets.....	1,051 94
Gross decrease by adjustment in book value of ledger assets.....	976 86
All other disbursements.....	178 75
Total disbursements.....	<u>\$323,939 67</u>
Balance	<u><u>\$1,143,038 64</u></u>

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,005,733 20
Cash deposited in bank.....	87,515 76
Agents' balances.....	32,719 68
Bills receivable, taken for interest on securities.....	270 00
Cash deposited with Ontario Insurance Department.....	16,800 00
Total ledger assets.....	<u>\$1,143,038 64</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$12,064 63
Interest due and accrued on other assets.....	232 50
Total	<u>12,297 13</u>
Gross assets	<u>\$1,155,335 77</u>

ASSETS NOT ADMITTED

Agents' balances, over three months due.....	\$10,361 27
Overdue and accrued interest on bonds in default.....	270 00
Market value of special deposit in excess of corresponding liabilities	32,523 47
Book value of ledger assets over market value, bonds and stocks	51,797 75
Total	<u>94,952 49</u>
Total admitted assets.....	<u><u>\$1,060,383 28</u></u>

LIABILITIES.

Losses reported and unadjusted.....	\$60,452 40
Losses resisted.....	4,130 00
Gross amount of unpaid losses.....	<u>\$64,582 40</u>
Deduct reinsurance.....	22,596 59
Net amount of unpaid losses.....	<u>\$ 41,986 81</u>

Unearned premiums on long term inland risks.....	\$ 13,619 48	
Unearned premiums on time, hull and cargo risks.....	173,432 85	
Unearned premiums on marine risks.....	1,300 47	
		<hr/>
Unearned premiums as computed above.....		\$188,352 80
Salaries, rent, expenses, etc., due or accrued.....		500 00
Taxes due or accrued.....		9,000 00
Contingent commission or other charges due or accrued.....		6,500 00
		<hr/>
Liabilities, except capital and surplus.....		\$246,339 61
Capital paid up in cash.....	\$400,000 00	
Surplus	414,043 67	
		<hr/>
Surplus to policyholders.....		\$14,043 67
		<hr/>
Total		\$1,060,333 28
		<hr/> <hr/>

MISCELLANEOUS.

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 35,958,865 00	\$712,551 55
Written or renewed during the year.....	120,578,653 00	867,450 59
		<hr/>
Total	\$156,537,518 00	\$1,580,002 14
Deduct those expired and marked off as terminated.....	117,386,667 00	889,378 51
		<hr/>
In force at the end of the year.....	\$39,150,851 00	\$690,623 63
Deduct amount re-insured.....	16,611,855 00	314,936 21
		<hr/>
Net amount in force at the end of the year.....	\$22,538,996 00	\$375,687 42
		<hr/> <hr/>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$3,679,791 43
Losses paid since organization.....	1,789,886 19
Stock owned by directors, at par value.....	700 00
	<hr/>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Marine and Inland.
Risks written.....	\$1,216,186 00
Premiums received.....	4,999 82
Losses paid.....	3,456 86
Losses incurred.....	3,456 86
Paid for 2% tax on premiums.....	100 00

COMMERCE INSURANCE COMPANY.

Located in Albany, N. Y. Incorporated June, 1859; commenced business June, 1859.

E. D. JENISON, *President.*

A. J. HINMAN, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$389,426 87
Deduct re-insurance, rebate, abatement and return premiums	135,939 33
Received for premiums other than perpetuals.....	\$253,487 54
Rents for company's property, including \$2,000.00, for company's occupancy of its own buildings.....	\$12,764 60
Interest on mortgage loans.....	1,414 10
on bonds and dividends on stocks.....	25,472 30
on deposits	189 35
Total rents and interest.....	39,840 35
Borrowed on demand note.....	15,000 00
From all other sources.....	154 13
Total income during the year.....	\$ 308,482 02
Amount of net or ledger assets December 31, 1913.....	739,169 43
Total	\$1,047,651 45

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$19,779.00, occurring in previous years)	\$237,636 28
Deduct amount received for salvage and re-insurance.....	51,442 48
Net amount paid for losses.....	\$186,193 80
Expenses of adjustment and settlement of losses.....	3,304 26
Commissions or brokerage.....	59,807 94
Salaries, \$1,595.00, and expenses, \$2,240.45, of special and general agents....	3,835 45
Salaries, fees and all other charges of officers, directors, trustees and home office employees	18,954 50
Rents (including \$2,000.00, for company's occupancy of its own buildings)..	2,000 00
Advertising, printing and stationery.....	5,549 75
Postage, telegrams, telephone and express.....	2,300 87
Legal expenses.....	770 35
Maps, including corrections.....	1,698 02
Underwriters' Boards, etc.....	3,089 05

Fire departments, fire patrol, salvage corps, assessments, etc.....	\$ 1,265 23
Inspection and surveys.....	625 97
Repairs and expenses on real estate.....	3,380 62
Taxes on real estate.....	2,845 93
Taxes on premiums.....	5,309 40
Insurance Department fees, agents' licenses, etc.....	2,121 70
All other licenses, fees and taxes.....	250 69
Paid stockholders for interest or dividends (amount declared during the year, \$20,000.00)	20,000 00
Loss on sales or maturity of ledger assets.....	468 75
Payment of demand note.....	15,000 00
All other disbursements.....	171 47
<hr/>	
Total disbursements.....	\$338,943 75
<hr/>	
Balance	\$708,707 70
<hr/> <hr/>	

LEDGER ASSETS.

Book value of real estate.....	\$ 75,000 00
Loans on mortgage (first liens) on real estate.....	28,200 00
Book value of bonds and stocks, excluding interest.....	536,928 75
Cash in company's office.....	3,085 31
Cash deposited in bank.....	20,995 25
Agents' balances.....	44,498 39
<hr/>	
Total ledger assets.....	\$708,707 70

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 320 00
Interest accrued on bonds.....	3,651 76
Interest due and accrued on other assets.....	422 93
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Total	4,394 69
Market value of real estate over book value.....	50,000 00
<hr/>	
Gross assets.....	\$763,102 39

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 1,370 87
Book value of ledger assets over market value, bonds and stocks	12,448 75
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Total	13,819 62
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Total admitted assets.....	\$749,282 77
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LIABILITIES.

Losses adjusted and unpaid.....	\$ 5,141 91	
Losses reported and unadjusted.....	29,406 00	
Losses resisted.....	600 00	
Gross amount of unpaid losses.....	\$35,147 91	
Deduct re-insurance.....	7,158 22	
Net amount of unpaid losses.....		\$ 27,989 69
Unearned premiums on risks.....		259,683 04
Salaries, rent, expenses, etc., due or accrued.....		500 00
Taxes due or accrued.....		4,500 00
Contingent commission or other charges due or accrued.....		350 00
Taxes on real estate.....		2,500 00
Liabilities, except capital and surplus.....		\$295,522 73
Capital paid up in cash.....	\$200,000 00	
Surplus	253,760 04	
Surplus to policyholders.....		453,760 04
Total		\$749,282 77

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$56,495,706 00	\$553,069 62
Written or renewed during the year.....	40,132,976 00	389,426 87
Excess of original premiums over amount received for re-insurance		1,696 37
Total	\$96,628,682 00	\$944,192 86
Deduct those expired and marked off as terminated.....	35,988,605 00	333,896 83
In force at the end of year.....	\$60,640,077 00	\$610,296 03
Deduct amount re-insured.....	10,261,952 00	109,381 38
Net amount in force at the end of the year.....	\$50,378,125 00	\$500,914 65

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$9,096,874 18
Losses paid since organization.....	5,388,010 46
Stock owned by directors, at par value.....	64,800 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$313,459 00
Premiums received.....	3,145 51
Losses paid.....	2,399 44
Losses incurred.....	3,099 44
Paid for 2% tax on premiums.....	62 91

COMMERCIAL UNION FIRE INSURANCE COMPANY.

Located in New York, N. Y. Incorporated October, 1890; commenced business April, 1891.

A. H. WRAY, *President.*

C. J. HOLMAN, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$200,000 00
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$986,904 62	
Deduct re-insurance, rebate, abatement and return premiums	393,804 80	
Received for premiums other than perpetuals.....		\$593,099 82
Interest on bonds and dividends on stocks.....	\$39,057 53	
on deposits.....	1,444 01	
Total interest.....		40,501 54
Profit on sale or maturity of ledger assets.....		591 45
Total income during the year.....	\$	634,192 81
Amount of net or ledger assets December 31, 1913.....		1,126,908 95
Total	\$1,761,101 76	

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$43,658.97, occurring in previous years).....	\$400,562 51	
Deduct amount received for salvage and re-insurance.....	115,635 05	
Net amount paid for losses.....		\$284,927 46
Expenses of adjustment and settlement of losses.....		7,652 49
Commissions or brokerage.....		136,527 07
Allowances to agencies for miscellaneous agency expenses.....		8,238 73
Salaries, \$8,792.67, and expenses, \$5,178.18, of special and general agents.....		13,970 85
Salaries, fees and all other charges of officers, directors, trustees and home office employees		19,369 92
Rents		2,691 55
Advertising, printing and stationery.....		8,469 25
Postage, telegrams, telephone and express.....		2,957 06
Legal expenses.....		8 59
Furniture and fixtures.....		271 89
Maps, including corrections.....		1,090 31
Underwriters' Boards, etc.....		5,800 38

Fire departments, fire patrol, salvage corps, assessments, etc.....	\$4,792 32
Inspection and surveys.....	2,516 88
Taxes on premiums.....	8,327 84
Insurance Department fees, agents' licenses, etc.....	3,365 87
All other licenses, fees and taxes.....	2,640 46
Paid stockholders for interest or dividends (amount declared during the year, \$20,000.00).....	20,000 00
Gross decrease in book value of ledger assets.....	368 25
Agents' balances charged off.....	325 20
All other disbursements.....	494 43
Total disbursements.....	<u>\$534,806 80</u>
Balance	<u><u>\$1,226,294 96</u></u>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$963,894 99
Cash in company's office.....	15 75
Cash deposited in bank.....	110,561 12
Agents' balances.....	<u>151,823 10</u>
Total ledger assets.....	<u>\$1,226,294 96</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	<u>10,534 06</u>
Gross assets.....	<u>\$1,236,828 96</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 2,789 43
Book value of ledger assets over market value, bonds and stocks	<u>23,803 99</u>
Total	<u>32,593 42</u>
Total admitted assets.....	<u><u>\$1,204,235 54</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$12,111 00
Losses reported and unadjusted.....	37,308 00
Losses resisted.....	<u>1,385 00</u>
Gross amount of unpaid losses.....	\$50,804 00
Deduct re-insurance.....	<u>13,010 00</u>
Net amount of unpaid losses.....	\$ 37,794 00
Unearned premiums on risks.....	548,416 92
Salaries, rent, expenses, etc., due or accrued.....	870 00
Taxes due or accrued.....	<u>9,685 60</u>

Commissions, brokerage and other charges due or to become due to agents and brokers		\$3,950 00
Liabilities, except capital and surplus.....		\$600,715 92
Capital paid up in cash.....	\$200,000 00	
Surplus	403,519 62	
Surplus to policyholders.....		603,519 62
Total		<u>\$1,204,235 54</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$104,939,451 00	\$1,077,973 09
Written or renewed during the year.....	98,796,682 00	986,904 62
Total	\$203,736,133 00	\$2,064,877 71
Deduct those expired and marked off as terminated.....	75,937,355 00	775,620 75
In force at the end of year.....	\$127,798,778 00	\$1,289,256 96
Deduct amount re-insured.....	24,382,802 00	274,733 34
Net amount in force at the end of the year.....	<u>\$103,415,976 00</u>	<u>\$1,014,523 62</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$4,923,768 09
Stock owned by directors, at par value.....	<u>6,500 00</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$697,792 00
Premiums received.....	7,673 65
Losses paid	4,980 45
Losses incurred.....	5,038 85
Paid for 2% tax on premiums.....	<u>153 47</u>

COMMONWEALTH INSURANCE COMPANY OF NEW YORK.

*Located in New York, N. Y. Incorporated August, 1886; commenced business September, 1886.*E. G. RICHARDS, *President.*ROBERT NEWBOULT, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$500,000 00

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$1,633,905 11	
Deduct re-insurance, rebate, abatement and return premiums	723,117 27	
	<hr/>	
Received for premiums other than perpetuals.....		\$900,787 84
Interest on mortgage loans.....	\$14,933 20	
on bonds and dividends on stocks.....	95,066 00	
on deposits.....	601 80	
from all other sources.....	32 85	
	<hr/>	
Total interest		110,633 85
Profit on sale or maturity of ledger assets.....		1,612 50
From all other sources.....		131 94
		<hr/>
Total income during the year.....	\$1,013,166 13	
Amount of net or ledger assets December 31, 1913..		2,757,640 64
		<hr/>
Total		<u>\$3,770,806 77</u>

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$86,741.09, occurring in previous years).....	\$792,357 41	
Deduct amount received for salvage and re-insurance.....	278,470 98	
	<hr/>	
Net amount paid for losses.....		\$513,886 43
Expenses of adjustment and settlement of losses.....		9,941 84
Commissions or brokerage.....		184,449 85
Allowances to agencies for miscellaneous agency expenses.....		4,087 66
Salaries, \$17,555.00, and expenses, \$16,199.93, of special and general agents...		33,754 93
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		22,353 22
Rents		7,351 67
Advertising, printing and stationery.....		10,626 76
Postage, telegrams, telephone and express.....		6,496 73
Legal expenses.....		694 11

Furniture and fixtures.....	\$ 491 41
Maps, including corrections.....	1,061 44
Underwriters' Boards, etc.....	13,568 65
Fire departments, fire patrol, salvage corps, assessments, etc.....	7,237 89
Inspection and surveys.....	1,200 66
Taxes on premiums.....	16,667 46
Insurance Department fees, agents' licenses, etc.....	5,407 80
All other licenses, fees and taxes.....	6,015 96
Paid stockholders for interest or dividends.....	50,000 00
Gross decrease in book value of ledger assets.....	1,533 75
Agents' balances charged off.....	25 21

Total disbursements.....	\$896,853 37
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Balance	\$2,873,953 40
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LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 290,200 00
Book value of bonds and stocks, excluding interest.....	2,326,063 61
Cash in company's office.....	200 00
Cash deposited in bank.....	95,259 90
Agents' balances.....	162,029 89
Western Adjustment and Inspection Co.....	200 00
Total ledger assets.....	\$2,873,953 40

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 3,636 27
Interest accrued on bonds.....	16,660 40
Total	20,296 67
Gross assets.....	\$2,894,250 07

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 4,726 29
Market value of special deposits in excess of corresponding liabilities	15,959 48
Book value of ledger assets over market value, bonds and stocks	122,065 11
Total	142,750 88
Total admitted assets.....	\$2,751,499 19

LIABILITIES.

Losses adjusted and unpaid.....	\$ 11,878 00	
Losses reported and unadjusted.....	117,142 84	
Losses resisted.....	8,195 00	
		<hr/>
Gross amount of unpaid losses.....	\$137,215 84	
Deduct re-insurance.....	44,723 56	
		<hr/>
Net amount of unpaid losses.....		\$ 92,492 28
Unearned premiums.....		807,218 81
Salaries, rent, expenses, etc., due or accrued.....		1,200 00
Taxes due or accrued.....		32,000 00
Contingent commissions or other charges due or accrued.....		1,000 00
		<hr/>
Liabilities, except capital and surplus.....		\$ 933,911 09
Capital paid up in cash.....	\$ 500,000 00	
Surplus	1,317,588 10	
		<hr/>
Surplus to policyholders.....		1,817,588 10
		<hr/>
Total		\$2,751,499 19
		<hr/> <hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$232,714,521 00	\$2,069,874 49
Written or renewed during the year.....	202,476,005 00	1,633,905 11
		<hr/>
Total	\$435,190,526 00	\$3,703,779 60
Deduct those expired and marked off as terminated.....	175,479,820 00	1,645,830 79
		<hr/>
In force at the end of year.....	\$259,710,706 00	\$2,057,948 51
Deduct amount re-insured	60,754,606 00	500,566 00
		<hr/>
Net amount in force at the end of the year.....	\$198,956,100 00	\$1,557,382 21
		<hr/> <hr/>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$10,864,337 93
Losses paid since organization.....	5,263,406 52
Stock owned by directors, at par value.....	9,000 00
	<hr/> <hr/>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$1,290,881 00
Premiums received.....	15,220 12
Losses paid.....	6,861 96
Losses incurred.....	7,389 17
Paid for 2% tax on premiums.....	304 45
	<hr/> <hr/>

CONNECTICUT FIRE INSURANCE COMPANY.

Located in Hartford, Conn. Incorporated June, 1850; commenced business July, 1850.

EDWARD MILLIGAN, *President.*

JOHN A. COSMUS, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$1,000,000 00

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$4,988,952 14	
Deduct re-insurance, rebate, abatement and return premiums	1,451,534 34	
Received for premiums other than perpetuals.....		\$3,537,417 80
Rents for company's property.....	\$ 121 50	
Interest on mortgage loans.....	43,622 87	
on collateral loans.....	1,425 00	
on bonds and dividends on stocks.....	171,739 81	
on deposits	4,772 64	
from all other sources.....	1,839 80	
Total rents and interest.....		223,521 62
Profit on sale or maturity of ledger assets.....		87 50
Agents' balances previously charged off.....		138 69
Total income during the year.....		\$3,761,165 61
Amount of net or ledger assets December 31, 1913.....		7,173,384 67
Total		<u>\$10,934,550 28</u>

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$234,183.09, occurring in previous years).....	\$2,508,636 73	
Deduct amount received for salvage and re-insurance.....	460,107 71	
Net amount paid for losses.....		\$2,048,529 02
Expenses of adjustment and settlement of losses.....		33,303 57
Commissions or brokerage.....		755,497 73
Allowances to agencies for miscellaneous agency expenses.....		16,177 15
Salaries, \$99,550.18, and expenses, \$66,756.38, of special and general agents..		166,306 56
Salaries, fees and all other charges of officers, directors, trustees and home office employes		218,464 25
Rents		31,784 68
Advertising, printing and stationery.....		74,755 92
Postage, telegrams, telephone and express.....		18,765 41

Legal expenses.....	\$ 7,562 58
Furniture and fixtures.....	21,895 76
Maps, including corrections.....	6,124 84
Underwriters' Boards, etc.....	19,599 40
Fire departments, fire patrol, salvage corps, assessments, etc.....	22,830 83
Inspection and surveys.....	42,377 36
Repairs and expenses on real estate.....	86 38
Taxes on real estate.....	118 53
Taxes on premiums.....	70,567 33
Insurance Department fees, agents' licenses, etc.....	20,810 61
All other licenses, fees and taxes.....	44,540 46
Paid stockholders for interest or dividends (amount declared during the year, \$160,000.00).....	160,000 00
Loss on sales or maturity of ledger assets.....	9,987 48
Gross decrease in book value of ledger assets.....	1,400 00
Agents' balances charged off.....	2,469 03
Total disbursements.....	\$3,793,954 88
Balance	\$7,140,595 40

LEDGER ASSETS.

Book value of real estate.....	\$ 1,850 00
Loans on mortgage (first liens) on real estate.....	927,600 00
Loans secured by pledge of bonds, stocks or other collateral..	30,000 00
Book value of bonds and stocks, excluding interest.....	5,321,625 47
Cash in company's office.....	229 55
Cash deposited in bank.....	356,864 59
Agents' balances.....	388,211 11
Bills receivable, taken for fire risks.....	114,214 68
Total ledger assets.....	\$7,140,595 40

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$12,132 17
Interest due and accrued on bonds.....	70,517 71
Interest due and accrued on collateral loans.....	403 75
Total	83,053 63
Gross assets.....	\$7,223,649 03

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 18,190 13
Bills receivable, past due, taken for marine, inland, fire insurance	30,510 20
Market value of special deposits in excess of corresponding liabilities	23,550 56
Book value of ledger assets over market value, bonds and stocks	382,268 47
Total	454,519 36
Total admitted assets.....	\$6,769,129 67

LIABILITIES.

Losses adjusted and unpaid.....	\$ 91,417 17
Losses reported and unadjusted.....	338,492 52
Losses resisted.....	58,647 11
	<hr/>
Gross amount of unpaid losses.....	\$488,556 80
Deduct re-insurance.....	118,783 61
	<hr/>
Net amount of unpaid losses.....	\$ 369,773 19
Unearned premiums on risks.....	4,081,982 85
Salaries, rent, expenses, etc., due or accrued.....	7,500 00
Taxes due or accrued.....	100,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	750 00
	<hr/>
Liabilities, except capital and surplus.....	\$4,510,006 04
Capital paid up in cash.....	\$1,000,000 00
Surplus	1,259,123 63
	<hr/>
Surplus to policyholders.....	2,259,123 63
	<hr/>
Total	\$6,769,129 67
	<hr/> <hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$860,132,214 00	\$9,047,070 86
Written or renewed during the year.....	467,951,691 00	4,988,952 14
Excess of original premiums over amount received for re- insurance		979 10
	<hr/>	<hr/>
Total	\$1,328,083,905 00	\$14,037,002 10
Deduct those expired and marked off as terminated.....	443,553,648 00	4,953,469 91
	<hr/>	<hr/>
In force at the end of year.....	\$884,530,257 00	\$9,083,532 19
Deduct amount re-insured.....	103,183,266 00	1,145,541 25
	<hr/>	<hr/>
Net amount is force at the end of the year.....	\$781,346,991 00	\$7,937,990 94
	<hr/> <hr/>	<hr/> <hr/>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$76,594,322 18
Losses paid since organization.....	43,763,097 99
Stock owned by directors, at par value.....	1,200 00
	<hr/> <hr/>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$5,423,422 00
Premiums received.....	78,721 04
Losses paid.....	80,894 69
Losses incurred.....	85,608 16
Paid for 2% tax on premiums.....	1,574 42
	<hr/> <hr/>

CONTINENTAL INSURANCE COMPANY.

*Located in New York, N. Y. Incorporated January, 1853; commenced business January, 1853.*HENRY EVANS, *President.*C. R. TUTTLE, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$2,000,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$10,947,706 98	\$279,550 61	
Deduct re-insurance, rebate, abatement and re- turn premiums.....	2,728,555 63	151,326 56	
Received for premiums other than perpetuals....	\$8,219,151 35	\$128,224 05	\$8,347,375 40
Rents for company's property, including \$4,400.00, for com- pany's occupancy of its own buildings.....		\$ 72,717 43	
Interest on mortgage loans.....		135 00	
on collateral loans.....		1,020 83	
on bonds and dividends on stocks.....		1,051,368 01	
on deposits		69,793 72	
from all other sources.....		1,091 80	
Total rents and interest.....			1,196,126 79
Profit on sale or maturity of ledger assets.....			231,946 00
Agents' balances previously charged off.....			218 31
Increase in liabilities on account of re-insurance treaties.....			4,807 73
Gross increase by adjustment in book value of ledger assets.....			93,760 00
From all other sources.....			17,096 54
Total income during the year.....			\$ 9,891,330 77
Amount of net or ledger assets December 31, 1913.....			27,502,974 01
Total			\$37,394,304 81

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$510,555.06, occurring in previous years).....	\$5,255,249 02	\$85,671 21	
Deduct amount received for salvage and re-in- surance	\$81,271 76	33,870 82	
Net amount paid for losses.....	\$4,373,977 26	\$51,800 39	\$4,425,777 65

Expenses of adjustment and settlement of losses.....	\$ 130,104 14
Commissions or brokerage.....	1,682,250 34
Allowances to agencies for miscellaneous agency expenses.....	1,256 26
Salaries, \$147,223 67 and expenses, \$121,087.77, of special and general agents..	268,311 44
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	457,017 09
Rents (including \$4,400.00, for company's occupancy of its own buildings)....	74,343 32
Advertising, printing and stationery.....	83,232 82
Postage, telegrams, telephone and express.....	64,230 31
Legal expenses.....	728 48
Furniture and fixtures.....	13,116 35
Maps, including corrections.....	23,621 07
Underwriters' Boards, etc.....	89,481 63
Fire departments, fire patrol, salvage corps, assessments, etc.....	27,791 15
Inspection and surveys.....	17,366 00
Repairs and expenses on real estate.....	31,164 12
Taxes on real estate.....	21,527 33
Taxes on premiums.....	169,830 82
Insurance Department fees, agents' licenses, etc.....	30,952 01
All other licenses, fees and taxes.....	42,317 39
Paid stockholders for interest or dividends (amount declared during the year, \$1,000,000.00)	1,000,000 00
Interest paid to scripholders.....	1 38
Decrease in liabilities during the year on account of re-insurance treaties..	11,977 94
Loss on sales or maturity of ledger assets.....	47,441 00
Gross decrease in book value of ledger assets.....	1,131,382 00
Agents' balances charged off.....	1,769 93
Bills payable, past due, charged off.....	9,075 24
Investment expenses.....	13,818 75
Federal income tax withheld at source.....	371 85
Scrip or certificate of profits redeemed in cash.....	43 00
All other disbursements.....	21,727 03
Total disbursements.....	\$9,892,027 84
Balance	\$27,502,276 97

LEDGER ASSETS.

Book value of real estate.....	\$ 1,175,000 00
Loans on mortgage (first liens) on real estate.....	2,700 00
Book value of bonds and stocks, excluding interest.....	21,699,180 00
Cash in company's office.....	2,143 51
Cash deposited in bank.....	3,215,123 90
Agents' balances.....	1,180,044 60
Bills receivable, taken for fire risks.....	228,084 96
Total ledger assets.....	\$27,502,276 97

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$113,502 04
Interest due and accrued on other assets.....	239 16
Rents due and accrued.....	1,700 82
Total	115,442 02

Market value of bonds and stocks over book value.....	\$79,498 25
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Gross assets	\$27,697,217 24
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ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$10,612 55
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Bills receivable, past due, taken for marine and inland risk..	81,987 25
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Market value of special deposits in excess of corresponding liabilities	16,425 21
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Total	109,025 01
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Total admitted assets.....	\$27,588,192 23
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LIABILITIES.

Losses reported and unadjusted.....	\$847,949 99
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Losses resisted.....	37,355 00
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Gross amount of unpaid losses.....	\$885,304 99
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Deduct re-insurance.....	160,909 92
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Net amount of unpaid losses.....	\$ 724,395 07
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Unearned premiums on fire risks.....	\$9,471,087 04
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Unearned premiums on inland navigation risks.....	69,546 96
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Unearned premiums as computed above.....	9,540,634 00
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Principal unpaid on scrip or certificates of deposit.....	26,541 00
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Interest due or accrued remaining unpaid.....	6,061 74
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Cash dividends remaining unpaid to stockholders.....	500,000 00
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Salaries, rent, expenses, etc., due or accrued.....	27,500 00
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Taxes due or accrued.....	166,000 00
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Reserve for contingencies.....	100,000 00
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Contingent commission due or accrued.....	67,959 88
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Funds held under re-insurance treaties.....	2,458 32
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All other liabilities.....	1,172 20
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Liabilities, except capital and surplus.....	\$11,162,722 21
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Capital paid up in cash.....	\$ 2,000,000 00
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Surplus	14,425,470 02
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Surplus to policyholders.....	16,425,470 02
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Total	\$27,588,192 23
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MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$1,922,191,586 00	\$19,398,535 22
Written or renewed during the year.....	1,120,424,542 00	10,947,706 98

Total	\$3,042,616,128 00	\$30,346,242 20
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Deduct those expired and marked off as terminated	1,000,387,428 00	10,005,987 78
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In force at the end of the year.....	\$2,042,228,700 00	\$20,340,254 42
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Deduct amount re-insured.....	211,314,144 00	1,996,419 02
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Net amount in force at end of the year.....	\$1,830,914,556 00	\$18,343,835 40
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	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 7,846,652 00	\$213,794 23
Written or renewed during the year.....	10,662,604 00	279,550 61
Total	\$18,509,256 00	\$493,344 84
Deduct those expired and marked off as terminated.....	9,802,951 00	274,374 80
In force at the end of the year.....	\$8,706,305 00	\$218,970 04
Deduct amount re-insured.....	3,212,736 00	79,876 12
Net amount in force at end of the year.....	\$5,493,569 00	\$139,093 92

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$175,143,782 40
Losses paid since organization.....	91,790,261 16
Stock owned by directors, at par value.....	349,300 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$22,340,393 00	\$21,109 00	\$22,361,502 00
Premiums received.....	321,482 09	570 33	322,052 42
Losses paid	227,225 03	1,568 02	228,793 05
Losses incurred.....	241,212 44	1,568 02	242,780 46
Paid for 2% tax on premiums.....			6,438 26

COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA.

Located in Philadelphia, Pa. Incorporated May, 1832; commenced business April, 1833.

CHARLES K. PECK, *President.*

E. A. LAW, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$400,000 00
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$649,061 80	
Deduct reinsurance, rebate, abatement and return premiums...	561,995 77	
Received for premiums other than perpetuals.....		\$87,066 03
Deposit premiums, received on perpetual risks.....		2,185 25

Rents for company's property, including \$2,500.00, for company's occupancy of its own buildings.....	\$ 3,901 00
Interest on mortgage loans.....	7,505 13
on collateral loans.....	165 00
on bonds and dividends on stocks.....	31,011 64
on deposits.....	1,097 36
from all other sources.....	17 56
Total rents and interest.....	\$43,697 69
Profit on sale or maturity of ledger assets.....	288 21
Excess of commissions received over commissions paid.....	27,196 31
Borrowed money.....	15,000 00
From all other sources.....	559 09
Total income during the year.....	\$ 175,992 58
Amount of net or ledger assets December 31, 1913.....	1,132,089 70
Total	<u>\$1,308,082 28</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses including \$33,919.65, occurring in previous years)	\$317,446 46
Deduct amount received for salvage and re-insurance.....	168,696 01
Net amount paid for losses.....	\$148,750 45
Expenses of adjustment and settlement of losses.....	3,567 70
Allowances to agencies for miscellaneous agency expenses.....	2,010 65
Salaries, \$6,517.96, and expenses, \$3,854.07, of special and general agents....	10,372 03
Salaries, fees and all other charges of officers, directors, trustees and home office employes.....	22,715 52
Rents (including \$2,500.00, for company's occupancy of its own buildings)...	2,500 00
Advertising, printing and stationery.....	4,689 61
Postage, telegrams, telephone and express.....	3,445 40
Furniture and fixtures.....	68 29
Maps, including corrections.....	3,430 57
Underwriters' Boards, etc.....	7,142 21
Fire departments, fire patrol, salvage corps, assessments, etc.....	1,063 06
Inspection and surveys.....	1,034 85
Repairs and expenses on real estate.....	597 22
Taxes on real estate.....	803 00
Taxes on premiums.....	12,346 64
Insurance Department fees, agents' licenses, etc.....	4,011 35
All other licenses, fees and taxes.....	108 80
Deposit premiums returned.....	5,695 82
Paid stockholders for interest or dividends (amount declared during the year, \$216,000.00).....	216,000 00
Loss on sales or maturity of ledger assets.....	12,949 25
Agents' balances charged off.....	126 85
Borrowed money repaid.....	15,000 00
Interest paid to banks.....	292 31
All other disbursements.....	3,080 38
Total disbursements	<u>\$481,801 96</u>
Balance	<u>\$826,280 32</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 55,057 18	
Loans on mortgage (first liens) on real estate.....	72,785 00	
Loans secured by pledge of bonds, stocks or other collateral	2,800 00	
Book value of bonds and stocks, excluding interest.....	509,166 01	
Cash in company's office.....	516 95	
Cash deposited in bank.....	78,387 26	
Agents' balances.....	105,664 17	
Perpetual deposits in other companies.....	1,903 75	
		<hr/>
Total ledger assets.....		\$826,280 32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,091 14	
Interest due and accrued on bonds.....	3,663 28	
Interest due and accrued on collateral loans.....	35 25	
Rents due and accrued.....	50 00	
		<hr/>
Total		4,839 67
Market value of real estate over book value.....		16,107 82
Market value of bonds and stocks over book value.....		12,242 99
Deposit with Philadelphia Underwriters.....		100 00
		<hr/>
Gross assets.....		\$859,570 80

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	9,419 40	
		<hr/>
Total admitted assets.....		\$850,151 40
		<hr/> <hr/>

LIABILITIES.

Losses adjusted and unpaid.....	\$11,656 25	
Losses reported and unadjusted.....	41,408 02	
Losses resisted.....	200 00	
		<hr/>
Gross amount of unpaid losses.....	\$53,264 27	
Deduct re-insurance.....	29,295 90	
		<hr/>
Net amount of unpaid losses.....		\$ 23,968 37
Unearned premiums on risks.....		177,925 06
Amount reclaimable by the insured on perpetual insurance.....		179,615 29
Salaries, rent, expenses, etc., due or accrued.....		1,000 00
Taxes due or accrued.....		6,000 00
Ten per cent. of special deposits in other companies.....		190 38
		<hr/>
Liabilities, except capital and surplus.....		\$388,699 10
Capital paid up in cash.....	\$400,000 00	
Surplus	61,452 30	
		<hr/>
Surplus to policyholders.....		461,452 30
		<hr/> <hr/>
Total		\$850,151 40

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$86,526,562 00	\$840,681 53
Written or renewed during the year.....	61,291,976 00	649,061 80
Total	\$147,818,538 00	\$1,489,743 38
Deduct those expired and marked off as terminated.....	101,900,049 00	1,029,351 46
In force at the end of year.....	\$45,918,489 00	\$460,391 92
Deduct amount reinsured.....	17,919,899 00	180,526 01
Net amount in force at the end of the year.....	\$27,998,590 00	\$279,865 91
Perpetual risks not included above.....	\$8,060,362 00	
Premiums on same.....	197,412 38	

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$7,571,057 72
Losses paid since organization.....	4,421,310 38
Stock owned by directors, at par value.....	2,400 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$323,241 00
Premiums received.....	4,118 35
Losses paid.....	4,027 73
Losses incurred.....	2,770 18
Paid for 2% tax on premiums.....	\$9 01

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Located in Providence, R. I. Incorporated May, 1859; commenced business September, 1860.

FRED W. ARNOLD, *President.*

SAMUAL G. HOWE, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$400,000 00
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$1,661,668 37	\$20 00
Deduct re-insurance, rebate, abatement and re- turn premiums.....	1,325,816 87	70 37
Received for premiums other than perpetuals...	\$335,851 50	-50 37
		\$335,801 13

Rents for company's property, including \$2,500.00, for company's occupancy of its own buildings.....	\$ 5,335 65	
Interest on mortgage loans.....	5,959 69	
on bonds and dividends on stocks.....	31,601 83	
on deposits.....	232 47	
from all other sources.....	12 60	
Total rents and interest.....		\$43,142 24
Agents' balances previously charged off.....		3 08
Borrowed money.....		27,000 00
From all other sources.....		1,109 00
Total income during the year.....	\$ 407,055 43	
Amount of net or ledger assets December 31, 1913.....		935,089 40
Total		<u>\$1,345,144 85</u>

DISBURSEMENTS.

	Fire. Marine and Inland.	
Gross amount paid for losses including \$37,043.98. occurring in previous years).....	\$752,293 88	\$2,436 49
Deduct amount received for salvage and re-insurance	564,864 11	513 26
Net amount paid for losses.....	\$187,429 77	\$1,923 23
Expenses of adjustment and settlement of losses.....		3,202 98
Commissions or brokerage.....		113,791 54
Salaries, fees and all other charges of officers, directors, trustees and home office employes		14,493 31
Rents (including \$2,500.00, for company's occupancy of its own buildings)...		2,500 00
Advertising, printing and stationery.....		379 25
Postage, telegrams, telephone and express.....		315 12
Legal expenses.....		217 51
Fire departments, fire patrol, salvage corps, assessments, etc.....		2 35
Inspection and surveys.....		8 00
Repairs and expenses on real estate.....		2,312 53
Taxes on real estate.....		1,967 13
Taxes on premiums.....		3,521 97
Insurance Department fees, agents' licenses, etc.....		157 49
Federal corporation tax.....		843 00
All other licenses, fees and taxes.....		82 50
Paid stockholders for interest or dividends (amount declared during the year, \$24,000.00)		24,000 00
Decrease in liabilities during the year on account of re-insurance treaties		37,678 64
Gross decrease in book value of ledger assets, stocks, \$615.00; bonds, \$62.50..		677 50
Agents' balances charged off.....		704 55
Borrowed money repaid.....		27,000 00
All other disbursements.....		1,072 12
Total disbursements.....		<u>\$424,280 49</u>
Balance		<u>\$920,864 36</u>

LEDGER ASSETS.

Book value of real estate.....	\$101,180 00	
Loans on mortgage (first liens) on real estate.....	112,800 00	
Book value of bonds and stocks, excluding interest.....	696,883 33	
Cash deposited in bank.....	5,710 34	
Agents' balances.....	3,815 69	
Deposits with underwriters' associations.....	475 00	
Total ledger assets.....		\$920,864 36

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 150 86	
Interest accrued on bonds.....	8,271 11	
Rents accrued	605 00	
Total		9,026 97
Market value of bonds and stocks over book value.....		21,774 34
Gross assets		\$951,665 67

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 1,436 41	
Market value of special deposits in excess of corresponding liabilities	61,177 85	
Deposits with underwriters' associations, etc.....	475 00	
Total		63,089 26
Total admitted assets.....		\$888,576 41

LIABILITIES.

Losses adjusted and unpaid.....	\$ 26,792 60	
Losses reported and unadjusted.....	104,008 82	
Losses resisted.....	7,432 76	
Gross amount of unpaid losses.....	\$138,234 18	
Deduct re-insurance.....	101,669 57	
Net amount of unpaid losses.....		\$ 36,564 61
Unearned premiums.....		243,464 63
Salaries, rent, expenses, etc., due or accrued.....		250 00
Estimated Federal, State and other taxes hereafter payable.....		3,500 00
All other liabilities.....		423 35
Liabilities, except capital and surplus.....		\$284,202 59
Capital paid up in cash.....	\$400,000 00	
Surplus	204,373 82	
Surplus to policyholders.....		604,373 82
Total		\$888,576 41

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$163,573,416 00	\$1,708,880 70
Written or renewed during the year.....	156,205,156 00	1,661,668 37
Total	\$319,778,572 00	\$3,370,549 07
Deduct those expired and marked off as terminated.....	117,441,534 00	1,348,187 26
In force at the end of year.....	\$202,337,038 00	\$2,022,361 81
Deduct amount re-insured.....	155,140,676 00	1,538,096 79
Net amount in force at the end of the year.....	\$47,196,362 00	\$484,265 02

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$9,830 00	\$666 44
Written or renewed during the year.....	.....	20 00
Total	\$9,830 00	\$686 44
Deduct those expired and marked off as terminated.....	9,830 00	686 44

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$16,785,497 67
Losses paid since organization.....	10,491,726 67
Stock owned by directors, at par value.....	15,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$544,063 00
Premiums received.....	6,743 81
Losses paid.....	3,953 75
Losses incurred.....	2,551 22
Paid for 2% tax on premiums.....	134 88

FEDERAL INSURANCE COMPANY.

Located in Jersey City, N. J. Incorporated February, 1901; commenced business March, 1901.

PERCY CHUBB, *President.*

MAX GRUNDNER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Marine and Inland
Entire premiums collected during the year.....	\$4,138,368 13
Deduct re-insurance, rebate, abatement and return premiums	2,517,070 48
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Received for premiums other than perpetuials.....	\$1,621,297 65
Interest on mortgage loans.....	\$ 1,350 00
on bonds and dividends on stocks.....	119,226 54
on deposits.....	6,429 61
from all other sources.....	1,025 31
<hr/>	
Total interest.....	128,031 46
Agents' balances previously charged off.....	88 61
Gross increase by adjustment in book value of ledger assets.....	2,953 84
From all other sources.....	241 20
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Total income during the year.....	\$1,752,612 76
Amount of net or ledger assets December 31, 1913.....	3,462,916 48
<hr/>	
Total	\$5,215,529 24

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses, including \$963,648.19, occurring in previous years).....	\$2,253,854 61	
Amount received for salvage and re-insurance....	\$1 03	\$1,519 608 93
<hr/>		
Net amount paid for losses.....	—\$1 03	\$734,245 68
<hr/>		
Expenses of adjustment and settlement of losses.....		24,345 14
Commissions or brokerage.....		551,797 14
Expenses of special and general agents.....		4,142 26
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		7,082 69
Advertising, printing and stationery.....		4,167 03
Postage, telegrams, telephone and express.....		6,549 54
Legal expenses.....		1,457 13

Underwriters' Boards, etc.....	\$ 3,122 74
Fire departments, fire patrol, salvage corps, assessments, etc.....	385 00
Inspection and surveys.....	2,513 54
Taxes on premiums.....	36,109 98
Insurance Department fees, agents' licenses, etc.....	5,032 88
All other licenses, fees and taxes.....	8,728 14
Paid stockholders for interest or dividends (amount declared during the year, \$120,000.00)	120,000 00
Gross decrease in book value of ledger assets.....	4,795 77
Agents' balances charged off.....	3,202 72
All other disbursements.....	4,348 73
Total disbursements.....	<u>\$1,522,055 08</u>
Balance	<u><u>\$3,693,474 16</u></u>

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 30,000 00
Book value of bonds and stocks, excluding interest.....	2,791,485 49
Cash in company's office.....	9,648 70
Cash deposited in bank.....	495,188 13
Agents' balances.....	367,101 84
Bills receivable, taken for marine and inland risks.....	50 00
Total ledger assets.....	<u>\$3,693,474 16</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 112 50
Interest due and accrued on bonds.....	34,882 91
Total	<u>34,995 41</u>
Gross assets.....	<u>\$3,728,469 57</u>

ASSETS NOT ADMITTED.

Market value of special deposits in excess of corresponding liabilities	\$24,546 44
Agents' balances, over three months due.....	65,657 95
Bills receivable taken for marine and inland risks.....	50 00
Overdue and accrued interest on bonds in default.....	750 00
Book value of ledger assets over market value.....	132,225 49
Total	<u>223,229 88</u>
Total admitted assets.....	<u><u>\$3,505,239 69</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 73,368 04
Losses reported and unadjusted.....	884,716 00
Gross amount of unpaid losses.....	<u>\$958,084 04</u>
Deduct re-insurance.....	369,918 51
Net amount of unpaid losses.....	<u>\$588,165 53</u>

Unearned premiums on inland navigation risks.....	\$403,454 38	
Unearned premiums on marine risks.....	164,031 50	
Unearned premiums as computed above.....		\$567,485 88
Cash dividends remaining unpaid to stockholders.....		60,000 00
Salaries, rent, expenses, etc., due or accrued.....		538 39
Taxes due or accrued.....		49,900 00
Contingent commission due or accrued.....		34,295 44
Liabilities, except capital and surplus.....		\$1,300,385 24
Capital paid up in cash.....	\$1,000,000 00	
Surplus	1,204,854 45	
Surplus to policyholders.....		2,204,854 45
Total		\$3,505,239 69

MISCELLANEOUS.

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 208,796,383 00	\$1,831,805 28
Written or renewed during the year.....	1,400,463,830 00	4,138,368 13
Total	\$1,609,260,213 00	\$5,970,173 41
Deduct those expired and marked off as terminated.....	1,437,998,453 00	4,168,105 47
In force at the end of the year.....	\$171,261,760 00	\$1,802,067 94
Deduct amount re-insured.....	74,798,969 00	748,703 95
Net amount in force at the end of the year.....	\$96,462,791 00	\$1,053,363 99

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$15,166,867 63
Losses paid since organization.....	7,586,067 07
Stock owned by directors, at par value.....	50,500 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Marine and Inland.
Risks written.....	\$152,739 00
Premiums received.....	4,509 03
Losses paid.....	4,190 22
Losses incurred.....	4,255 22
Paid for 2% tax on premiums.....	90 38

FIDELITY-PHENIX FIRE INSURANCE COMPANY.

Located in New York, N. Y. Incorporated March, 1910; commenced business March, 1910.

HENRY EVANS, *President.*

JANES A. SWINNERTON, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$2,500,000 00
	\$2,500,000 00

INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$9,038,595 91	\$239,115 02
Deduct re-insurance, rebate, abatement and return premiums	2,608,413 77	115,854 42
Received for premiums other than perpetuals....	\$6,430,182 14	\$123,260 60
		\$6,553,442 74
Rents for company's property, including \$5,500.00 for com- pany's occupancy of its own buildings.....		\$ 29,645 48
Interest on mortgage loans.....		1,175 00
on bonds and dividends on stocks.....		563,887 38
on deposits.....		39,023 55
from all other sources.....		1,758 53
Total rents and interest.....		635,489 94
Profit on sale or maturity of ledger assets.....		75,342 00
Agents' balances previously charged off.....		147 00
Increase in liabilities on account of re-insurance treaties.....		2,516 96
Gross increase by adjustment in book value, ledger assets.....		93,232 00
From all other sources.....		319 06
Total income during the year.....		\$ 7,360,489 70
Amount of net or ledger assets December 31, 1913.....		14,934,360 83
Total		\$22,294,850 53

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$390,258.34, occurring in previous years).....	\$4,065,132 87	\$73,060 78
Deduct amount received for salvage and re-in- surance	803,560 91	21,021 94
Net amount paid for losses.....	\$3,261,571 96	\$52,038 84
		\$3,313,610 80
Expenses of adjustment and settlement of losses.....		112,785 77
Commissions or brokerage.....		1,318,116 00
Allowances to agencies for miscellaneous agency expenses.....		1,376 28

Salaries, \$141,598.20, and expenses, \$112,586.61, of special and general agents..	\$254,184 81
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	431,036 49
Rents (including \$5,500.00 for company's occupancy of its own buildings)....	65,270 85
Advertising, printing and stationery.....	71,586 77
Postage, telegrams, telephone and express.....	47,831 57
Legal expenses.....	5,750 60
Furniture and fixtures.....	5,872 16
Maps, including corrections.....	24,899 61
Underwriters' Boards, etc.....	78,860 58
Fire departments, fire patrol, salvage corps, assessments, etc.....	28,944 11
Inspection and surveys.....	13,426 73
Repairs and expenses on real estate.....	4,068 43
Taxes on real estate.....	3,175 72
Taxes on premiums.....	129,331 72
Insurance Department fees, agents' licenses, etc.....	33,764 97
All other licenses, fees and taxes.....	23,930 39
Paid stockholders for interest or dividends (amount declared during the year, \$250,000.00).....	250,000 00
Decrease in liabilities during the year on account of re-insurance treaties..	5,516 83
Loss on sales or maturity of ledger assets.....	27,839 01
Gross decrease in book value of ledger assets.....	618,092 89
Agents' balances charged off.....	943 89
Bills receivable, past due, charged off.....	3,794 66
Investment expense.....	1,256 81
Federal income tax withheld at source.....	197 06
All other disbursements.....	20,001 65
Total disbursements.....	\$6,895,466 05
Balance	\$15,399,383 88

LEDGER ASSETS.

Book value of real estate.....	\$ 572,500 00
Loans on mortgage (first liens) on real estate.....	23,500 00
Book value of bonds and stocks, excluding interest.....	11,881,326 00
Cash in company's office.....	838 75
Cash deposited in bank.....	1,519,630 29
Agents' balances.....	963,234 93
Bills receivable, taken for fire risks.....	438,353 91
Total ledger assets.....	\$15,399,383 88

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 350 01
Interest due and accrued on bonds.....	56,060 41
Interest due and accrued on other assets.....	204 36
Rents due and accrued.....	357 90
Total	56,972 68
Market value of bonds and stocks over book value.....	39,318 25
Gross assets.....	\$15,495,674 81

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 9,131 72	
Bills receivable, past due, taken for marine, inland and fire risks	91,128 52	
Market value of special deposits in excess of corresponding liabilities	116,421 01	
Total		\$216,681 25
Total admitted assets.....		\$15,278,993 56

LIABILITIES.

Losses reported and unadjusted.....	\$722,272 97	
Losses resisted	73,040 00	
Gross amount of unpaid losses.....	\$795,312 97	
Deduct re-insurance.....	166,958 91	
Net amount of unpaid losses.....		\$ 628,354 06
Unearned premiums on fire risks.....	\$7,486,835 72	
Unearned premiums on inland navigation risks.....	66,279 77	
Unearned premiums as computed above.....		7,553,115 49
Cash dividends remaining unpaid to stockholders.....		125,000 00
Salaries, rent, expenses, etc., due or accrued.....		25,000 00
Taxes due or accrued.....		142,000 00
Reserve for contested liabilities.....		250,000 00
Contingent commission or other charges due or accrued.....		24,909 13
Funds held under re-insurance treaties.....		1,100 04
All other liabilities.....		122 00
Liabilities, except capital and surplus.....		\$8,749,600 72
Capital paid up in cash.....	\$2,500,000 00	
Surplus	4,029,392 84	
Surplus to policyholders.....		6,529,392 84
Total		\$15,278,993 56

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$1,412,424,230 00	\$15,024,520 93
Written or renewed during the year.....	865,320,396 00	9,038,595 91
Total	\$2,277,744,626 00	\$24,063,116 84
Deduct those expired and marked off as terminated.....	745,336,921 00	8,002,398 25
In force at the end of the year.....	\$1,532,407,705 00	\$16,060,718 59
Deduct amount re-insured.....	179,635,699 00	1,928,000 66
Net amount in force.....	\$1,352,772,006 00	\$14,132,717 93

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$6,380,866 00	\$178,872 33
Written or renewed during the year.....	9,711,484 00	239,115 02
Total	\$16,092,350 00	\$417,987 35
Deduct those expired and marked off as terminated.....	8,812,360 00	233,883 71
In force at the end of the year.....	\$7,279,990 00	\$184,103 64
Deduct amount re-insured.....	2,058,976 00	51,544 11
Net amount in force.....	\$5,221,014 00	\$132,559 53

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$212,533,625 34
Losses paid since organization.....	108,085,596 92
Stock owned by directors, at par value.....	442,600 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$12,872,221 00	\$21,108 00	\$12,893,329 00
Premiums received.....	146,689 11	570 34	147,259 45
Losses paid.....	78,548 41	1,568 00	80,116 41
Losses incurred.....	90,832 93	1,568 00	92,400 93
Paid for 2% tax on premiums.....			2,945 19

FIRE ASSOCIATION OF PHILADELPHIA.

Located in Philadelphia, Pa. Incorporated March, 1820; commenced business September, 1817.

E. C. IRVIN, *President.*

M. G. GARRIGUES, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$750,000 00
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$6,227,290 19	
Deduct re-insurance, rebate, abatement and return premiums	1,920,158 44	
Received for premiums other than perpetuals.....		\$4,307,131 75
Deposit premiums, received on perpetual risks.....		22,862 02

Rents for company's property, including \$15,000.00, for company's occupancy of its own buildings.....	\$ 35,069 24
Interest on mortgage loans.....	113,297 80
on collateral loans.....	7,885 50
on bonds and dividends on stocks.....	246,160 86
on deposits	4,705 45
from all other sources.....	208 49
Total rents and interest.....	\$407,327 34
Profit on sale or maturity of ledger assets.....	3,269 65
Agents' balances previously charged off.....	97 62
From all other sources.....	5,611 85
Total income during the year.....	\$4,746,300 23
Amount of net or ledger assets December 31, 1913.....	9,245,592 76
Total	\$13,991,892 99

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$321,097.03, occurring in previous years).....	\$3,138,846 59
Deduct amount received for salvage and re-insurance.....	555,366 57
Net amount paid for losses.....	\$2,583,480 02
Expenses of adjustment and settlement of losses.....	46,456 85
Commissions or brokerage.....	833,520 70
Allowances to agencies for miscellaneous agency expenses.....	14,567 17
Salaries, \$174,592.25, and expenses, \$118,004.21, of special and general agents.....	292,596 46
Salaries, fees and all other charges of officers, directors, trustees and home office employes	195,341 90
Rents (including \$15,000.00, for company's occupancy of its own buildings)..	28,703 48
Advertising, printing and stationery.....	36,735 72
Postage, telegrams, telephone and express.....	28,026 52
Legal expenses.....	2,412 74
Furniture and fixtures.....	5,115 50
Maps, including corrections.....	12,182 79
Underwriters' Boards, etc.....	55,808 54
Fire departments, fire patrol, salvage corps, assessments, etc.....	14,074 08
Inspection and surveys.....	28,207 79
Repairs and expenses on real estate.....	9,341 43
Taxes on real estate.....	9,351 88
Taxes on premiums.....	103,704 30
Insurance Department fees, agents' licenses, etc.....	23,536 95
All other licenses, fees and taxes.....	16,401 59
Deposit premiums returned.....	49,810 67
Paid stockholders for interest or dividends (amount declared during the year, \$300,000.00).....	300,000 00
Loss on sales or maturity of ledger assets.....	18,610 57
Gross decrease in book value of ledger assets.....	7,650 00
Agents' balances charged off.....	257 86
Total disbursements.....	\$4,715,895 91
Balance	\$9,275,997 68

LEDGER ASSETS.

Book value of real estate.....	\$ 738,696 12	
Loans on mortgage (first liens) on real estate.....	1,937,761 66	
Loans secured by pledge of bonds, stocks or other collaterals	145,576 00	
Book value of bonds and stocks, excluding interest.....	5,206,644 54	
Cash in company's office.....	25,486 63	
Cash deposited in bank.....	495,026 11	
Agents' balances	726,806 02	
		<hr/>
Total ledger assets.....		\$9,275,997 08

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$34,126 48	
Interest due and accrued on bonds.....	75,275 50	
Interest due and accrued on collateral loans.....	704 51	
Interest due and accrued on other assets.....	1,016 37	
Rents due and accrued.....	2,652 44	
		<hr/>
Total		113,775 30
		<hr/>
Gross assets		\$9,389,772 38

ASSETS NOT ADMITTED.

Company's stock owned.....	\$10,416 00	
Agents' balances, over three months due.....	6,372 16	
Market value of special deposits in excess of corresponding liabilities	29,357 07	
Book value of ledger assets over market value, real estate, \$24,296.12; bonds and stocks, \$212,854.29.....	237,150 41	
		<hr/>
Total		283,295 64
		<hr/>
Total admitted assets.....		\$9,106,476 74
		<hr/>

LIABILITIES.

Losses adjusted and unpaid.....	\$124,437 91	
Losses reported and unadjusted.....	429,616 88	
Losses resisted.....	71,658 22	
		<hr/>
Gross amount of unpaid losses.....	\$625,713 01	
Deduct re-insurance	145,948 99	
		<hr/>
Net amount of unpaid losses.....		\$ 479,764 02
Unearned premiums on risks.....		4,034,121 15
Amount reclaimable by the insured on perpetual insurance.....		1,515,326 41
Salaries, rent, expenses, etc., due or accrued.....		6,012 24
Taxes due or accrued.....		50,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers		18,480 83
		<hr/>
Liabilities, except capital and surplus.....		\$6,103,704 65

Capital paid up in cash.....	\$ 750,000 00
Surplus	2,252,772 09
<hr/>	
Surplus to policyholders.....	\$3,002,772 09
<hr/>	
Total	\$9,106,470 74
<hr/> <hr/>	

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$796,557,458 00	\$8,274,797 83
Written or renewed during the year.....	559,135,888 00	6,227,290 19
<hr/>		<hr/>
Total	\$1,355,693,346 00	\$14,502,088 02
Deduct those expired and marked off as terminated.....	511,829,677 00	5,972,108 95
<hr/>		<hr/>
In force at the end of year.....	\$843,863,669 00	\$8,529,979 07
Deduct amount re-insured.....	74,643,966 00	823,060 54
<hr/>		<hr/>
Net amount in force at the end of the year.....	\$769,219,703 00	\$7,706,918 53
<hr/> <hr/>		<hr/> <hr/>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$108,248,931 00
Losses paid since organization.....	62,109,671 00
Stock owned by directors, at par value.....	55,800 00
Loaned to stockholders, not officers.....	32,576 00
<hr/> <hr/>	

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$4,187,516 00
Premiums received.....	61,579 54
Losses paid	56,946 01
Losses incurred	53,324 21
Paid for 2% tax on premiums.....	1,447 69
<hr/> <hr/>	

FIREMAN'S FUND INSURANCE COMPANY.

*Located in San Francisco, Cal. Incorporated May, 1863; commenced business June, 1863.*BERNARD FAYMONVILLE, *President.*JOHN S. FRENCH, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$1,500,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$6,307,687 51	\$5,322,655 47	
Deduct re-insurance, rebate, abatement and re- turn premiums.....	2,087,289 35	2,915,923 11	
Received for premiums other than perpetuals....	\$4,220,398 16	\$2,406,732 36	\$6,627,130 52
Rents for company's property, including \$3,975.00 for com- pany's occupancy of its own buildings.....		\$ 4,552 75	
Interest on mortgage loans.....		83,606 48	
on collateral loans.....		23,996 64	
on bonds and dividends on stocks.....		260,775 95	
on deposits		9,878 91	
from all other sources.....		8,861 90	
Total rents and interest.....			391,672 63
Profit on sale or maturity of ledger assets.....			600 00
Agents' balances previously charged off.....			1,358 25
Total income during the year.....			\$ 7,020,761 40
Amount of net or ledger assets December 31, 1913.....			10,057,232 54
Total			<u>\$17,077,993 94</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$929,627.27, occurring in previous years).....	\$3,071,340 85	\$2,558,541 32	
Deduct amount received for salvage and re-in- surance	551,340 36	1,342,316 49	
Net amount paid for losses.....	\$2,520,000 49	\$1,216,224 83	\$3,736,225 32

Expenses of adjustment and settlement of losses.....	\$ 75,619 37
Commissions or brokerage.....	1,210,963 32
Allowances to agencies for miscellaneous agency expenses.....	31,807 04
Salaries, \$253,570.35, and expenses, \$121,864.05, of special and general agents	395,434 40
Salaries, fees and all other charges of officers, directors, trustees and home office employees	263,171 07
Rents (including \$3,975.00, for company's occupancy of its own buildings)...	38,799 08
Advertising, printing and stationery.....	106,222 06
Postage, telegrams, telephone and express.....	43,197 71
Legal expenses	7,824 83
Furniture and fixtures.....	10,093 52
Maps, including corrections.....	11,786 10
Underwriters' Boards, etc.....	69,640 18
Fire departments, fire patrol, salvage corps, assessments, etc.....	12,252 30
Inspection and surveys.....	13,155 16
Repairs and expenses on real estate.....	343 71
Taxes on real estate.....	5,976 99
Taxes on premiums.....	142,915 72
Insurance Department fees, agents' licenses, etc.....	31,706 50
All other licenses, fees and taxes.....	10,929 13
Paid stockholders for interest or dividends (amount declared during the year, \$240,000.00)	240,000 00
Loss on sales or maturity of ledger assets.....	2,131 30
Agents' balances charged off.....	9,243 73
All other disbursements.....	3,869 27
Total disbursements.....	\$6,473,307 61
Balance	\$10,604,686 33

LEDGER ASSETS.

Book value of real estate.....	\$ 574,287 56
Loans on mortgage (first liens) on real estate.....	1,236,156 28
Loans secured by pledge of bonds, stocks or other collaterals	442,400 00
Book value of bonds and stocks, excluding interest.....	5,523,496 27
Cash in company's office.....	12,596 06
Cash deposited in bank.....	1,514,696 53
Agents' balances.....	1,110,424 21
Bills receivable, taken for marine and inland risks.....	11,483 16
Bills receivable, taken for fire risks.....	179,146 26
Total ledger assets.....	\$10,604,686 33

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 8,678 64
Interest due and accrued on bonds.....	85,269 89
Interest due and accrued on collateral loans.....	7,216 50
Total	101,165 03
Gross assets.....	\$10,705,851 36

ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default.....	\$ 8,491 60
Agents' balances, over three months due.....	50,582 55
Bills receivable, past due, taken for marine and inland risks	18,427 82
Collateral loans.....	64,500 00
Book value of ledger assets over market value, real estate, \$3,287.56; bonds and stocks, \$335,127.34.....	388,414 90
Total	\$530,416 87
Total admitted assets.....	\$10,175,434 49

LIABILITIES.

Losses adjusted and unpaid.....	\$ 134,561 90
Losses reported and unadjusted.....	1,181,515 71
Losses resisted.....	78,424 19
Gross amount of unpaid losses.....	\$1,394,501 80
Deduct re-insurance.....	588,923 02
Net amount of unpaid losses.....	\$ 810,578 78
Unearned premiums on fire risks.....	\$4,519,760 03
Unearned premiums on time and automobile risks.....	670,751 12
Unearned premiums on auto liability risks.....	4,370 51
Unearned premiums on marine risks.....	49,915 54
Unearned premiums as computed above.....	5,244,797 20
Salaries, rent, expenses, etc., due or accrued.....	2,500 00
Taxes due or accrued.....	127,500 00
Commissions, brokerage and other charges due or to become due to agents and brokers	155,000 00
Earned quarterly dividend to December 31, 1914.....	60,000 00
Liabilities, except capital and surplus.....	\$6,400,375 98
Capital paid up in cash.....	\$1,500,000 00
Surplus	2,275,058 51
Surplus to policyholders.....	3,775,058 51
Total	\$10,175,434 49

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$803,080,654 00	\$9,852,124 31
Written or renewed during the year.....	528,497,444 00	6,307,687 51
Total	\$1,331,578,098 00	\$16,159,811 82
Deduct those expired and marked off as terminated.....	484,371,921 00	5,956,941 41
In force at the end of year.....	\$847,206,177 00	\$10,202,870 41
Deduct amount re-insured.....	129,608,635 00	1,497,198 83
Net amount in force at the end of the year.....	\$717,597,542 00	\$8,705,671 58

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 89,059,298 00	\$2,161,035 02
Written or renewed during the year.....	916,033,531 00	5,322,655 47
Total	\$1,005,092,829 00	\$7,483,690 49
Deduct those expired and marked off, as terminated.....	909,987,647 00	5,136,298 97
In force at the end of the year.....	\$95,105,182 00	\$2,347,391 52
Deduct amount re-insured.....	32,013,083 00	947,232 70
Net amount in force at the end of the year.....	\$63,092,099 00	\$1,400,158 82

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$100,446,078 43
Losses paid since organization.....	58,231,882 80
Stock owned by directors, at par value.....	102,200 00
Loaned to stockholders, not officers.....	161,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$2,947,328 00	\$792,379 00	\$3,739,707 00
Premiums received.....	45,096 39	7,689 87	52,786 26
Losses paid.....	23,062 04	4,942 15	31,004 19
Losses incurred.....	24,527 45	4,929 65	29,457 10
Paid for 2% tax on premiums.....			1,088 53

FIREMENS INSURANCE COMPANY.

Located in Newark, N. J. Incorporated December, 1855; commenced business December, 1855.

DANIEL H. DUNHAM, *President.*

A. H. HASSINGER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$4,175,851 65
Deduct re-insurance, rebate, abatement and return premiums	1,437,278 41
Received for premiums other than perpetuals.....	\$2,738,573 24

Rents for company's property, including \$12,000.00 for company's occupancy of its own buildings.....	\$ 99,421 22
Interest on mortgage loans.....	130,622 32
on bonds and dividends on stocks.....	130,968 32
on deposits.....	791 54
Total rents and interest.....	\$361,803 40
Profit on sale or maturity of ledger assets.....	65 31
Gross increase by adjustment in book value, ledger assets.....	524 00
Loan	325,000 00
Income tax withheld at source.....	265 00
Total income during the year.....	\$3,426,230 95
Amount of net or ledger assets December 31, 1913.....	6,094,740 21
Total	\$9,520,971 26

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$222,921.58, occurring in previous years.....)	\$1,878,073 96
Deduct amount received for salvage and re-insurance.....	173,243 32
Net amount paid for losses.....	\$1,704,830 64
Expenses of adjustment and settlement of losses.....	37,052 01
Commissions or brokerage.....	653,217 64
Allowances to agencies for miscellaneous agency expenses.....	10,727 12
Salaries, \$46,843.50, and expenses, \$35,718.10, of special and general agents....	82,561 60
Salaries, fees and all other charges of officers, directors, trustees and home office employes.....	130,701 68
Rents (including \$12,000.00, for company's occupancy of its own buildings..)	22,325 62
Advertising, printing and stationery.....	18,728 70
Postage, telegrams, telephone and express.....	17,565 96
Legal expenses.....	2,284 07
Furniture and fixtures.....	3,260 15
Maps, including corrections.....	8,439 73
Underwriters' Boards, etc.....	44,020 72
Fire department, fire patrol, salvage corps, assessments, etc.....	28,887 56
Inspection and surveys.....	5,385 11
Repairs and expenses on real estate.....	35,129 27
Taxes on real estate.....	22,513 24
Taxes on premiums.....	45,905 02
Insurance Department fees, agents' licenses, etc.....	19,817 30
All other licenses, fees and taxes.....	5,497 46
Paid stockholders for interest or dividends (amount declared during the year, \$240,000.00)	240,000 00
Gross decrease in book value of ledger assets.....	13,479 80
Agents' balance charged off.....	605 29
Loan repaid.....	275,000 00
All other disbursements.....	5,754 37
Total disbursements.....	\$3,433,690 36
Balance	\$6,087,280 90

LEDGER ASSETS.

Book value of real estate.....	\$1,066,190 34	
Loans on mortgage (first liens) on real estate.....	2,601,850 00	
Book value of bonds and stocks, excluding interest.....	1,914,296 66	
Cash in company's office.....	6,165 63	
Cash deposited in bank.....	8,225 20	
Agents' balances.....	490,553 07	
Total ledger assets.....		\$6,087,280 90

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$36,855 20	
Interest accrued on bonds.....	15,278 86	
Rents due and accrued.....	2,152 80	
Total		54,286 86
Market value of bonds and stocks over book value.....		778,585 91
Gross assets.....		\$6,920,153 67

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	19,033 31	
Total admitted assets.....		\$6,901,120 36

LIABILITIES.

Losses adjusted and unpaid.....	\$213,466 32	
Losses reported and unadjusted.....	235,447 17	
Losses resisted.....	35,648 26	
Gross amount of unpaid losses.....	\$484,561 75	
Deduct re-insurance.....	120,246 02	
Net amount of unpaid losses.....		\$ 364,315 73
Unearned premiums on risks.....	2,922,524 02	
Principal unpaid on scrip or certificates of deposit.....	2,332 84	
Interest due or accrued remaining unpaid.....	26,000 00	
Salaries, rent, expenses, etc., due or accrued.....	1,500 00	
Due and to become due for borrowed money.....	50,000 00	
Contingent commissions or other charges due or accrued.....	6,000 00	
Income tax withheld at source.....	265 00	
Liabilities, except capital and surplus.....		\$3,372,937 59
Capital paid up in cash.....	\$1,000,000 00	
Surplus	2,528,182 77	
Surplus to policyholders.....		3,528,182 77
Total		\$6,901,120 36

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$621,203,240 00	\$6,364,106 55
Written or renewed during the year.....	273,481,602 00	4,175,851 65
Total	\$894,684,842 00	\$10,539,958 00
Deduct those expired and marked off as terminated.....	233,650,506 00	3,807,163 51
In force at the end of year.....	\$661,034,336 00	\$6,732,794 59
Deduct amount re-insured.....	89,993,317 00	1,031,486 25
Net amount in force at the end of the year.....	\$571,041,019 00	\$5,701,307 84

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$32,873,612 57
Losses paid since organization.....	15,873,817 59
Stock owned by directors, at par value.....	80,650 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$3,667,875 00
Premiums received.....	55,624 29
Losses paid.....	21,480 97
Losses incurred.....	24,755 13
Paid for 2% tax on premiums.....	1,114 33

FRANKLIN FIRE INSURANCE COMPANY.

Located in Philadelphia, Pa. Incorporated April, 1829; commenced business June, 1829.

F. E. PARKHURST, *President.*

EDGAR P. LUCE, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$500,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$2,097,844 60
Deduct re-insurance, rebate, abatement and return premiums.....	721,327 02
Received for premiums other than perpetuals.....	\$1,376,517 58
Deposit premiums, received on perpetual risks.....	7,256 47
Rents for company's property, including \$6,000.00, for company's occupancy of its own buildings.....	\$ 7,436 00
Interest on mortgage loans.....	1,733 64
on bonds and dividends on stocks.....	113,200 14
on deposits.....	1,540 51
Total rents and interest.....	123,910 29
Profit on sale or maturity of ledger assets, bonds.....	7,698 15
Perpetual policy transfer fees.....	626 50
Re-insurance deposit account.....	145 00
Total income during the year.....	\$1,516,153 99
Amount of net or ledger assets December 31, 1913.....	3,320,786 51
Total	\$4,836,940 50

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$114,920.42, occurring in previous years).....	\$1,054,846 25
Deduct amount received for salvage and re-insurance.....	169,048 96
Net amount paid for losses.....	\$885,797 29
Expenses of adjustment and settlement of losses.....	16,683 02
Commissions or brokerage.....	287,531 97
Allowances to agencies for miscellaneous agency expenses.....	4,068 95
Salaries, \$33,971.87, and expenses, \$34,661.12, of special and general agents...	68,632 99
Salaries, fees and all other charges of officers, directors, trustees and home office employes	78,272 66
Rents (including \$6,000.00, for company's occupancy of its own buildings)...	8,360 42
Advertising, printing and stationery.....	13,711 40
Postage, telegrams, telephone and express.....	9,958 58
Legal expenses.....	103 20
Furniture and fixtures.....	711 23
Maps, including corrections.....	5,678 29
Underwriters' Boards, etc.....	21,838 30
Fire departments, fire patrol, salvage corps, assessments, etc.....	3,811 75
Inspection and surveys.....	4,589 91
Repairs and expenses on real estate.....	971 70
Taxes on real estate.....	1,810 22
Taxes on premiums.....	31,412 65
Insurance Department fees, agents' licenses, etc.....	9,496 21
All other licenses, fees and taxes.....	10,216 41
Deposit premiums returned.....	25,981 74
Paid stockholders for interest or dividends (amount declared during the year, \$60,000.00).....	60,001 50

Loss on sales or maturity of ledger assets.....	\$10,111 55
Agents' balances charged off.....	213 98
All other disbursements.....	6,128 95
Total disbursements.....	<u>\$1,566,095 17</u>
Balance	<u>\$3,270,845 33</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 136,360 56
Loans on mortgage (first liens) on real estate.....	26,435 00
Book value of bonds and stocks, excluding interest.....	2,619,151 23
Cash in company's office.....	1,579 49
Cash deposited in bank.....	139,069 63
Agents' balances.....	348,249 42
Total ledger assets.....	<u>\$3,270,845 33</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 396 52
Interest accrued on bonds.....	34,647 89
Total	<u>35,044 41</u>
Gross assets.....	<u>\$3,305,889 74</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$12,897 66
Book value of ledger assets over market value, real estate, \$6,860.56; bonds and stocks, \$72,849.23.....	79,709 79
Total	<u>92,607 45</u>
Total admitted assets.....	<u>\$3,213,282 29</u>

LIABILITIES.

Losses adjusted and unpaid	\$ 25,543 73
Losses reported and unadjusted.....	204,477 11
Losses resisted.....	17,260 13
Gross amount of unpaid losses.....	<u>\$247,280 97</u>
Deduct re-insurance.....	67,018 89
Net amount of unpaid losses.....	<u>\$ 180,262 08</u>
Unearned premiums	1,334,998 87
Amount reclaimable by the insured on perpetual insurance.....	648,538 31
Cash dividends remaining unpaid to stockholders.....	15 00
Salaries, rent, expenses, etc., due or accrued.....	1,868 27

Commissions, brokerage and other charges due or to become due to agents and brokers	\$40,573 73
Estimated Federal, State and other taxes hereafter payable.....	19,261 57
Liabilities, except capital and surplus.....	\$2,225,517 83
Capital paid up in cash.....	\$500,000 00
Surplus	487,764 46
Surplus to policyholders.....	987,764 46
Total	\$3,213,282 29

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$287,399,130 00	\$2,822,103 36
Written or renewed during the year.....	176,827,082 00	2,097,844 60
Total	\$464,226,212 00	\$4,919,950 36
Deduct those expired and marked off as terminated.....	169,887,961 00	1,970,338 93
In force at the end of year.....	\$294,338,251 00	\$2,949,612 03
Deduct amount re-insured.....	35,228,302 00	378,885 74
Net amount in force at the end of the year.....	\$259,109,949 00	\$2,570,726 29

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$47,204,877 46
Losses paid since organization.....	26,646,441 64
Stock owned by directors, at par value.....	95,500 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$1,262,907 14
Premiums received.....	17,615 33
Losses paid	16,814 47
Losses incurred.....	13,451 70
Paid for 2% tax on premiums.....	93 00

GEORGIA HOME INSURANCE COMPANY.

Located in Columbus, Ga. Incorporated 1859; commenced business 1859.

RHODES BROWNE, *President.*

WM. C. COART, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$300,000 00
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$485,612 85	
Deduct re-insurance, rebate, abatement and return premiums	187,866 96	
Received for premiums other than perpetuals.....		\$297,745 89
Rents for company's property, including \$1,000.00, for company's occupancy of its own buildings.....	\$ 4,032 30	
Interest on mortgage loans.....	3,306 50	
on collateral loans.....	2,823 17	
on bonds and dividends on stocks.....	21,126 96	
Total rents and interest.....		31,258 93
Profit on sale or maturity of ledger assets.....		202 00
Agents' balances previously charged off.....		1,500 00
Borrowed money.....		40,000 90
Gross increase by adjustment in book value, ledger assets.....		3,137 50
From all other sources.....		565 74
Total income during the year.....		\$374,440 06
Amount of net or ledger assets December 31, 1913.....		719,063 19
Total		\$1,093,503 25

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$67,478.14, occurring in previous years).....	\$283,946 97	
Deduct amount received for salvage and re-insurance.....	78,002 55	
Net amount paid for losses.....		\$205,944 42
Expenses of adjustment and settlement of losses.....		3,970 30
Commissions or brokerage.....		45,588 70
Allowances to agencies for miscellaneous agency expenses.....		1,724 08
Salaries, \$9,037.70, and expenses, \$10,190.59, of special and general agents....		19,258 59
Salaries, fees and all other charges of officers, directors, trustees and home office employees		21,173 11

Rents (including \$1,000.00 for company's occupancy of its own buildings)....	\$1,000 00
Advertising, printing and stationery.....	3,329 29
Postage, telegrams, telephone and express.....	2,118 76
Legal expenses.....	573 42
Maps, including corrections.....	578 63
Underwriters' Boards, etc.....	2,865 43
Repairs and expenses on real estate.....	939 42
Taxes on real estate.....	883 13
Taxes on premiums.....	8,477 90
Insurance Department fees, agents' licenses, etc.....	3,020 95
All other licenses, fees and taxes.....	8,275 39
Loss on sales or maturity of ledger assets.....	21 13
Gross decrease in book value of ledger assets.....	325 00
Agents' balances charged off.....	733 67
All other disbursements.....	1,335 34
Total disbursements.....	<u>\$332,140 36</u>
Balance	<u><u>\$761,362 89</u></u>

LEDGER ASSETS.

Book value of real estate.....	\$ 60,000 00
Loans on mortgage (first liens) on real estate.....	52,150 00
Loans secured by pledge of bonds, stocks or other collaterals.....	14,250 00
Book value of bonds and stocks, excluding interest.....	500,395 00
Cash in company's office.....	10,143 59
Cash deposited in bank.....	19,447 37
Agents' balances.....	98,383 88
Loans on personal security.....	3,830 48
Due from re-insurance companies on losses paid.....	506 41
Cotton account	2,256 16
Total ledger assets.....	<u>\$ 761,362 89</u>

NON LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,323 34
Interest accrued on bonds.....	2,020 00
Interest accrued on collateral loans.....	62 44
Loans on personal security.....	252 14
Total	<u>4,657 92</u>
Gross assets.....	<u>\$766,020 81</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$8,135 11
Loans on personal security.....	4,082 62
Total	<u>12,217 73</u>
Total admitted assets.....	<u><u>\$753,803 08</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$54,683 49	
Losses reported and unadjusted.....	42,487 45	
Losses resisted.....	9,100 00	
Gross amount of unpaid losses.....	\$106,270 94	
Deduct re-insurance.....	30,843 04	
Net amount of unpaid losses.....		\$ 75,427 90
Unearned premiums on risks.....		283,853 23
Interest due or accrued remaining unpaid.....		620 27
Salaries, rent, expenses, etc., due or accrued.....		6,000 00
Due and to become due for borrowed money.....		40,000 00
Liabilities, except capital and surplus.....		\$410,901 40
Capital paid up in cash.....	\$300,000 00	
Surplus	42,901 68	
Surplus to policyholders.....		342,901 68
Total		\$753,803 08

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$52,406,719 00	\$838,228 95
Written or renewed during the year.....	27,434,524 00	485,612 85
Excess of original premiums over amount received for re-insurance		2,413 98
Total	\$79,841,243 00	\$1,326,255 78
Deduct those expired and marked off as terminated.....	37,382,464 00	564,723 63
In force at the end of year.....	\$42,458,779 00	\$761,532 15
Deduct amount re-insured.....	12,739,695 00	197,237 68
Net amount in force at the end of the year.....	\$29,719,084 00	\$564,294 47

GENERAL INTERROGATORIES.

Stock owned by directors, at par value.....	\$33,600 00
Loaned to stockholders, not officers.....	4,786 20

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$1,254,354 00
Premiums received	21,446 25
Losses paid.....	21,773 27
Losses incurred.....	24,778 67
Paid for 2% tax on premiums.....	561 86

GERMAN ALLIANCE INSURANCE COMPANY.

Located in New York, N. Y. Incorporated February, 1897; commenced business February, 1897.

WILLIAM N. KREMER, *President.*

EDWIN M. CRAGIN, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$400,000 00
	\$400,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$3,353,929 28
Deduct re-insurance, rebate, abatement and return premiums	2,736,022 41
	\$617,906 87
Received for premiums other than perpetuals.....	
Interest on mortgage loans.....	\$ 2,662 50
on bonds and dividends on stocks.....	85,657 14
on deposits.....	722 30
from all other sources.....	283 53
	89,325 47
Total interest.....	89,325 47
Profit on sale or maturity of ledger assets.....	72 53
	\$ 707,304 92
Total income during the year.....	\$ 707,304 92
Amount of net or ledger assets December 31, 1913.....	1,967,786 80
	\$2,675,091 72
Total	\$2,675,091 72

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$223,707.77, occurring in previous years).....	\$1,916,535 10
Deduct amount received for salvage and re-insurance.....	1,518,702 18
	\$397,832 92
Net amount paid for losses.....	\$397,832 92
Expenses of adjustment and settlement of losses.....	6,049 40
Commissions or brokerage.....	169,911 10
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	3,545 00
Fire departments, fire patrol, salvage corps, assessments, etc.....	3,105 99
Taxes on premiums.....	10,398 70
Insurance Department fees, agents' licenses, etc.....	3,249 82
All other licenses, fees and taxes.....	1,146 58

Paid stockholders for interest or dividends (amount declared during the year, \$60,000.00)	\$60,000 00
Total disbursements.....	\$655,239 51
Balance	\$2,019,852 21

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 25,000 00
Book value of bonds and stocks, excluding interest.....	1,815,328 26
Cash in company's office.....	300 00
Cash deposited in bank.....	70,098 19
Agents' balances.....	109,125 76
Total ledger assets.....	\$2,019,852 21

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 562 50
Interest accrued on bonds.....	8,420 00
Total	8,982 50
Gross assets	\$2,028,834 71

ASSETS NOT ADMITTED.

Book value of ledger assets over market value, bonds and stocks	196,584 26
Total admitted assets.....	\$1,832,250 45

LIABILITIES.

Losses adjusted and unpaid.....	\$ 54,388 54
Losses reported and unadjusted.....	346,799 00
Losses resisted.....	31,800 00
Gross amount of unpaid losses.....	\$432,987 54
Deduct re-insurance.....	309,601 00
Net amount of unpaid losses.....	\$123,386 54
Unearned premiums on risks.....	497,409 04
Taxes due or accrued.....	10,000 00
Liabilities, except capital and surplus.....	\$ 630,795 58
Capital paid up in cash.....	\$400,000 00
Surplus	801,454 87
Surplus to policyholders.....	1,201,454 87
Total	\$1,832,250 45

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$472,536,271 00	\$4,675,599 54
Written or renewed during the year.....	337,734,424 00	3,353,929 28
Total	\$810,270,695 00	\$8,029,519 82
Deduct those expired and marked off as terminated.....	323,233,985 00	3,312,270 57
In force at the end of year.....	\$487,036,710 00	\$4,717,249 25
Deduct amount re-insured.....	392,414,726 00	3,779,111 56
Net amount in force at the end of the year.....	<u>\$94,621,984 00</u>	<u>\$938,137 69</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$8,269,786 68
Losses paid since organization.....	4,737,546 01
Stock owned by directors, at par value.....	59,400 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$483,606 00
Premiums received.....	6,076 65
Losses paid	4,586 30
Losses incurred.....	5,198 30
Paid for 2% tax on premiums.....	121 53

GERMAN AMERICAN INSURANCE COMPANY.

Located in New York, N. Y. Incorporated March, 1872; commenced business March, 1872.

WILLIAM N. KREMER, *President.*

EDWIN M. CRAGIN, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	<u>\$2,000,000 00</u>
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$15,045,600 14
Deduct re-insurance, rebate, abatement and return premiums	<u>6,370,426 89</u>
Received for premiums other than perpetuals.....	\$8,675,173 25

Rents for company's property, including \$56,645.00, for company's occupancy of its own buildings.....	\$215,097 82
Interest on mortgage loans.....	4,064 17
on bonds and dividends on stocks.....	847,617 78
on deposits.....	16,870 36
from all other sources.....	9,015 98
Total rents and interest.....	\$1,092,666 11
Profit on sale or maturity of ledger assets.....	20,486 60
Agents' balances previously charged off.....	1,756 95
From all other sources.....	11,532 90
Total income during the year.....	\$ 9,801,616 81
Amount of net or ledger assets December 31, 1913.....	22,998,168 36
Total	<u>\$32,799,785 17</u>

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$884,247.34, occurring in previous years).....	\$7,662,384 68
Deduct amount received for salvage and re-insurance.....	2,421,851 07
Net amount paid for losses.....	\$5,240,533 61
Expenses of adjustment and settlement of losses.....	128,850 98
Commissions or brokerage.....	1,588,921 91
Allowances to agencies for miscellaneous agency expenses.....	2,217 12
Salaries, \$434,213.10, and expenses, \$146,987.77, of special and general agents	581,200 87
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	347,986 44
Rents (including \$56,645.00, for company's occupancy of its own buildings)..	76,693 76
Advertising, printing and stationery.....	93,641 56
Postage, telegrams, telephone and express.....	70,228 41
Legal expenses.....	6,208 25
Furniture and fixtures.....	20,168 22
Maps, including corrections.....	24,868 58
Underwriters' Boards, etc.....	118,632 07
Fire departments, fire patrol, salvage corps, assessments, etc.....	45,957 21
Inspection and surveys.....	67,184 44
Repairs and expenses on real estate.....	75,643 02
Taxes on real estate.....	35,289 06
Taxes on premiums.....	165,272 45
Insurance Department fees, agents' licenses, etc.....	49,397 42
All other licenses, fees and taxes.....	20,143 67
Paid stockholders for interest or dividends (amount declared during the year, \$600,000.00)	600,000 00
Loss on sales or maturity of ledger assets.....	14,609 82
Agents' balances charged off.....	5,550 73
All other disbursements.....	18,180 92
Total disbursements.....	<u>\$9,397,380 48</u>
Balance	<u>\$23,402,404 49</u>

LEDGER ASSETS.

Book value of real estate.....	\$2,682,385 69	
Loans on mortgage (first liens) on real estate.....	35,500 00	
Book value of bonds and stocks, excluding interest.....	17,735,243 55	
Cash in company's office.....	7,147 19	
Cash deposited in bank.....	1,216,599 09	
Agents' balances.....	1,679,314 09	
Bills receivable, taken for fire risks.....	46,214 88	
Total ledger assets.....		\$23,402,404 49

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 867 50	
Interest accrued on bonds.....	138,958 50	
Rents due and accrued.....	5,926 42	
Total		145,752 42
Gross assets		\$23,548,156 91

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 33,555 15	
Bills receivable, past due, taken for marine, inland and fire risks	195 69	
Book value of ledger assets over market value, real estate, \$232,355.69; bonds and stocks, \$1,791,336.55.....	2,023,782 24	
Total		2,057,533 08
Total admitted assets.....		\$21,490,623 83

LIABILITIES.

Losses adjusted and unpaid.....	\$ 145,491 00	
Losses reported and unadjusted.....	1,362,147 00	
Losses resisted.....	140,888 00	
Gross amount of unpaid losses.....	\$1,648,526 00	
Deduct re-insurance.....	553,061 32	
Net amount of unpaid losses.....		\$1,095,474 68
Unearned premiums on risks.....		9,168,457 75
Salaries, rent, expenses, etc., due or accrued.....		36,224 42
Taxes due or accrued.....		137,699 00
Contingent commission or other charges due or accrued.....		8,773 28
All other liabilities.....		10,081 15
Liabilities, except capital and surplus.....		\$10,456,710 28

Capital paid up in cash.....	\$2,000,000 00
Surplus	9,033,913 55
Surplus to policyholders.....	\$11,033,913 55
Total	\$21,490,623 83

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$2,336,843,972 00	\$22,763,286 94
Written or renewed during the year.....	1,582,997,159 00	15,045,600 14
Excess of original premiums over amount received for re-insurance		24,334 99
Total	\$3,919,841,131 00	\$37,833,222 07
Deduct those expired and marked off as terminated.....	1,518,512,907 00	15,155,517 63
In force at the end of year.....	\$2,401,328,224 00	\$22,677,704 44
Deduct amount re-insured.....	529,450,661 00	4,673,193 74
Net amount in force at the end of the year.....	\$1,871,877,563 00	\$18,004,510 70

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$149,010,457 02
Losses paid since organization.....	80,771,396 17
Stock owned by directors, at par value.....	150,800 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$7,937,388 00
Premiums received.....	110,595 68
Losses paid.....	80,107 23
Losses incurred.....	87,665 33
Paid for 2% tax on premiums.....	2,211 97

GERMAN FIRE INSURANCE COMPANY.

Located in Peoria, Ill. Incorporated May, 1876; commenced business May, 1876.

BERNARD CREMER, *President.*

CHARLES CREMER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$200,000 00
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$1,369,626 02	
Deduct re-insurance, rebate, abatement and return premiums.....	497,450 09	
Received for premiums other than perpetuals.....		\$872,175 93
Rents for company's property.....	\$17,326 00	
Interest on mortgage loans.....	13,375 95	
on collateral loans.....	180 00	
on bonds and dividends on stocks.....	14,414 15	
on deposits.....	1,807 44	
from all other sources.....	231 52	
Total rents and interest.....		47,335 06
Total income during the year.....	\$ 919,510 99	
Amount of net or ledger assets December 31, 1913.....	1,091,837 95	
Total	\$2,011,348 94	

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$83,465.50, occurring in previous years).....	\$784,399 71	
Deduct amount received for salvage and re-insurance.....	156,047 92	
Net amount paid for losses.....		\$628,351 79
Expenses of adjustment and settlement of losses.....	13,030 66	
Commissions or brokerage.....	266,603 04	
Allowances to agencies for miscellaneous agency expenses.....	2,824 43	
Salaries, \$2,400.00, and expenses, \$2,247.19, of special and general agents.....	4,647 19	
Salaries, fees and all other charges of officers, directors, trustees and home office employes	12,457 00	
Rents	2,700 00	
Advertising, printing and stationery.....	4,865 95	
Postage, telegrams, telephone and express.....	2,100 34	
Legal expenses.....	2,295 18	
Furniture and fixtures.....	374 38	
Maps, including corrections.....	71 83	
Underwriters' Boards, etc.....	1,841 22	
Fire departments, fire patrol, salvage corps, assessments, etc.....	3,231 28	
Inspection and surveys.....	1,428 49	
Repairs and expenses on real estate.....	4,391 50	
Taxes on real estate.....	2,556 09	
Taxes on premiums.....	15,217 61	
Insurance Department fees, agents' licenses, etc.....	5,425 01	
All other licenses, fees and taxes.....	1,888 21	
Paid stockholders for interest or dividends.....	40,900 00	
Agents' balances charged off.....	268 69	
All other disbursements.....	17,137 37	
Total disbursements.....	\$1,033,707 06	
Balance	\$977,641 88	

LEDGER ASSETS.

Book value of real estate.....	\$250,000 00	
Loans on mortgage (first liens) on real estate.....	260,750 00	
Loans secured by pledge of bonds, stocks or other collateral..	1,500 00	
Book value of bonds and stocks, excluding interest.....	237,924 96	
Cash in company's office.....	3,895 14	
Cash deposited in bank.....	56,627 54	
Agents' balances.....	166,838 83	
Bills receivable, taken for fire risks.....	105 41	
		<hr/>
Total ledger assets.....		\$977,641 88

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,486 23	
Interest due and accrued on bonds.....	350 00	
Interest due and accrued on collateral loans.....	43 00	
		<hr/>
Total		6,879 23
Market value of bonds and stocks over book value.....		121,310 04
		<hr/>
Gross assets.....		\$1,105,831 15

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$43,169 75	
Bills receivable.....	105 41	
		<hr/>
Total		43,275 16 *
		<hr/>
Total admitted assets.....		\$1,062,555 99
		<hr/> <hr/>

LIABILITIES.

Losses adjusted and unpaid.....	\$55,641 80	
Losses reported and unadjusted.....	50,474 00	
Losses resisted.....	4,500 00	
		<hr/>
Gross amount of unpaid losses.....	\$110,615 80	
Deduct re-insurance.....	14,459 30	
		<hr/>
Net amount of unpaid losses.....		\$ 96,156 50
Unearned premiums on risks.....		673,941 99
Taxes due or accrued.....		10,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		10,367 94
Due on real estate.....		15,000 00
		<hr/>
Liabilities, except capital and surplus.....		\$805,466 23
Capital paid up in cash.....	\$200,000 00	
Surplus	57,089 66	
		<hr/>
Surplus to policyholders.....		257,089 66
		<hr/>
Total		\$1,062,555 99
		<hr/> <hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$99,103,447 00	\$1,325,662 78
Written or renewed during the year.....	98,240,636 00	1,369,626 02
Total	\$197,344,083 00	\$2,695,288 80
Deduct those expired and marked off as terminated.....	71,728,531 00	1,198,078 43
In force at the end of year.....	\$125,615,552 00	\$1,497,210 37
Deduct amount re-insured.....	14,167,661 00	200,838 88
Net amount in force at the end of the year.....	\$111,447,891 00	\$1,296,371 49

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$10,844,753 60
Losses paid since organization.....	5,693,044 00
Stock owned by directors, at par value.....	180,000 00
Loaned to officers and directors.....	10,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$1,357,916 00
Premiums received.....	17,805 20
Losses paid.....	12,048 65
Losses incurred.....	12,048 65
Paid for 2% tax on premiums.....	356 10

GERMANIA FIRE INSURANCE COMPANY.

Located in New York, N. Y. Incorporated February, 1859; commenced business March, 1859.

GEO. B. EDWARDS, *President.*

GUSTAV KEHR, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$4,226,126 64
Deduct re-insurance, rebate, abatement and return premiums	1,226,688 80
Received for premiums other than perpetuals.....	\$2,999,437 84

Rents for company's property, including \$25,000.00, for company's occupancy of its own buildings.....	\$ 47,759 25
Interest on mortgage loans.....	24,048 00
on bonds and dividends on stocks.....	249,573 31
on deposits.....	9,314 72
from all other sources.....	403 67
Total rents and interest.....	\$331,098 95
Agents' balances previously charged off.....	210 53
From all other sources.....	158 90
Total income during the year.....	\$3,330,905 12
Amount of net or ledger assets December 31, 1913.....	7,811,050 54
Total	<u>\$11,141,955 66</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$204,934.44, occurring in previous years).....	\$1,887,054 31
Deduct amount received for salvage and re-insurance.....	371,822 57
Net amount paid for losses.....	\$1,515,231 74
Expenses of adjustment and settlement of losses.....	78,113 91
Commissions or brokerage.....	626,903 06
Allowances to agencies for miscellaneous agency expenses.....	91,417 64
Salaries, \$88,850.39, and expenses, \$50,184.15, of special and general agents...	139,034 54
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	146,392 32
Rents (including \$25,000.00, for company's occupancy of its own buildings)..	31,573 15
Advertising, printing and stationery.....	26,806 24
Postage, telegrams, telephone and express.....	21,293 69
Legal expenses.....	5,614 50
Furniture and fixtures.....	3,230 10
Maps, including corrections.....	10,159 58
Underwriters' Boards, etc.....	7,328 18
Fire departments, fire patrol, salvage corps, assessments, etc.....	22,727 21
Inspection and surveys.....	46,417 96
Repairs and expenses on real estate.....	15,302 65
Taxes on real estate.....	11,214 09
Taxes on premiums.....	61,061 89
Insurance Department fees, agents' licenses, etc.....	17,075 77
All other licenses, fees and taxes.....	15,370 79
Paid stockholders for interest or dividends (amount declared during the year, \$200,000.00)	200,000 00
Loss on sales or maturity of ledger assets.....	502 50
Gross decrease in book value of ledger assets.....	20,744 13
Agents' balances charged off.....	195 86
All other disbursements.....	18,570 33
Total disbursements.....	<u>\$3,132,281 92</u>
Balance	<u>\$8,009,673 74</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 730,000 00
Loans on mortgage (first liens) on real estate.....	575,250 00
Book value of bonds and stocks, excluding interest.....	5,648,403 06
Cash in company's office.....	2,417 48
Cash deposited in bank.....	507,174 02
Agents' balances.....	546,429 18
Total ledger assets.....	<u>\$8,009,673 74</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$10,865 19
Interest accrued on bonds.....	38,731 07
Rents due and accrued.....	158 34
Total	<u>49,754 60</u>
Gross assets.....	<u>\$8,059,428 34</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 9,737 98
Book value of ledger assets over market value.....	765,035 56
Total	<u>774,773 54</u>
Total admitted assets.....	<u><u>\$7,284,654 80</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$186,398 84
Losses reported and unadjusted.....	167,873 65
Losses resisted.....	37,157 00
Gross amount of unpaid losses.....	<u>\$391,429 49</u>
Deduct re-insurance... ..	<u>102,834 16</u>
Net amount of unpaid losses.....	\$ 288,595 33
Unearned premiums.....	3,441,914 54
Salaries, rent, expenses, etc., due or accrued.....	2,136 07
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,866 27
Estimated Federal, State and other taxes hereafter payable.....	<u>55,000 00</u>
Liabilities, except capital and surplus.....	<u>\$3,798,512 21</u>
Capital paid up in cash.....	\$1,000,000 00
Surplus	<u>2,486,142 59</u>
Surplus to policyholders.....	<u>3,486,142 59</u>
Total	<u><u>\$7,284,654 80</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$784,327,985 00	\$7,437,416 57
Written or renewed during the year.....	423,474,793 00	4,226,126 64
Excess of original premiums over amount received for re-insurance		4,344 96
Total	\$1,207,802,778 00	\$11,667,888 17
Deduct those expired and marked off as terminated.....	397,533,401 00	3,993,316 23
In force at the end of year.....	\$810,269,377 00	\$7,674,571 94
Deduct amount re-insured.....	85,305,712 00	934,384 19
Net amount in force at the end of the year.....	<u>\$724,963,665 00</u>	<u>\$6,740,187 75</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$72,065,948 28
Losses paid since organization.....	36,656,534 85
Stock owned by directors, at par value.....	129,200 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$2,385,903 00
Premiums received.....	35,858 77
Losses paid.....	31,665 94
Losses incurred.....	30,688 76
Paid for 2% tax on premiums.....	717 79

GLENS FALLS INSURANCE COMPANY.

Located in Glens Falls, N. Y. Incorporated 1849; commenced business 1850.

R. A. LITTLE, *President.*H. N. DICKINSON, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$500,000 00
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$3,392,794 09	\$159,384 84
Deduct re-insurance, rebate, abatement and return premium	1,094,041 19	42,009 94
Received for premiums other than perpetuials....	<u>\$2,298,752 90</u>	<u>\$117,374 90</u>
		\$2,416,127 80

Rents for company's property, including \$12,000.00, for company's occupancy of its own buildings.....	\$ 24,223 07
Interest on mortgage loans.....	103,178 46
on collateral loans.....	10,184 16
on bonds and dividends on stocks.....	138,252 76
on deposits	7,205 31
from all other sources.....	61 54
Total rents and interest.....	\$283,105 30
Profit on sale or maturity of ledger assets.....	137 50
Agents' balances previously charged off.....	237 50
Gross increase, by adjustment in book value, ledger assets.....	32,848 00
From all other sources.....	44 35
Total income during the year.....	\$2,732,500 45
Amount of net or ledger assets December 31, 1913.....	5,477,541 94
Total	\$8,210,042 39

DISBURSEMENTS.

	Fire. Marine and Inland.		
Gross amount paid for losses (including \$182,820.00, occurring in previous years).....	\$1,749,090 48	\$48,917 55	
Deduct amount received for salvage and re-insurance	340,853 87	5,437 24	
Net amount paid for losses.....	\$1,408,233 61	\$43,480 31	\$1,451,716 92
Expenses of adjustment and settlement of losses.....			50,421 66
Commissions or brokerage.....			504,359 40
Allowances to agencies for miscellaneous agency expenses.....			17,336 20
Salaries, \$115,165.04, and expenses, \$56,906.16, of special and general agents..			172,071 20
Salaries, fees and all other charges of officers, directors, trustees and home office employes			81,497 72
Rent (including \$12,000.00, for company's occupancy of its own buildings)..			12,000 00
Advertising, printing and stationery.....			33,330 31
Postage, telegrams, telephone and express.....			17,541 99
Legal expenses.....			314 08
Furniture and fixtures.....			6,057 86
Maps, including corrections.....			11,846 90
Underwriters' Boards, etc.....			31,812 76
Fire departments, fire patrol, salvage corps, assessments, etc.....			11,444 87
Inspection and surveys.....			9,861 65
Repairs and expenses on real estate.....			815 41
Taxes on real estate.....			8,630 04
Taxes on premiums....			38,474 45
Insurance Department fees, agents' licenses, etc.....			15,861 13
All other licenses, fees and taxes.....			8,633 82
Paid stockholders for interest or dividends (amount declared during the year, \$140,000.00).....			110,000 90
Loss on sales or maturity of ledger assets.....			13,700 20
Gross decrease in book value of ledger assets.....			51,345 68

Agents' balances charged off.....	\$ 661 54
All other disbursements.....	33,962 03
Total disbursements.....	<u>\$2,694,237 87</u>
Balance	<u><u>\$5,515,804 52</u></u>

LEDGER ASSETS.

Book value of real estate.....	\$ 216,590 55
Loans on mortgage (first liens) on real estate.....	1,788,535 00
Loans secured by pledge of bonds, stocks or other collateral..	200,000 00
Book value of bonds and stocks, excluding interest.....	2,460,357 41
Cash in company's office.....	14,420 55
Cash deposited in bank.....	434,577 60
Agents' balances.....	401,323 41
Total ledger assets.....	<u>\$5,515,804 52</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$11,756 76
Interest accrued on bonds.....	26,834 93
Interest due and accrued on other assets.....	354 23
Total	<u>38,945 92</u>
Re-insurance due on losses paid.....	7,230 71
Gross assets.....	<u>\$5,561,981 15</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	1,092 34
Total admitted assets.....	<u><u>\$5,560,888 51</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 53,038 81
Losses reported and unadjusted.....	308,407 75
Losses resisted	32,663 00
Gross amount of unpaid losses.....	<u>\$394,109 56</u>
Deduct re-insurance.....	92,274 86
Net amount of unpaid losses.....	<u>\$ 301,834 71</u>
Unearned premiums on fire risks.....	\$2,475,515 17
Unearned premiums on inland navigation risks.....	86,512 06
Unearned premiums as computed above.....	<u>2,562,027 23</u>
Cash dividends remaining unpaid to stockholders.....	30,000 00
Salaries, rent, expenses, etc., due or accrued.....	3,000 00
Taxes due or accrued.....	33,000 00
All other liabilities.....	2,764 58
Liabilities, except capital and surplus.....	<u><u>\$2,932,626 52</u></u>

Capital paid up in cash.....	\$ 500,000 00	
Surplus	2,128,262 29	
Surplus to policyholders.....		\$2,628,262 29
Total		<u>\$5,560,888 81</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$533,246,374 00	\$5,196,857 61
Written or renewed during the year.....	353,249,236 00	3,392,794 09
Total	<u>\$886,495,610 00</u>	<u>\$8,589,651 70</u>
Deduct those expired and marked off as terminated.....	295,125,026 00	3,033,714 19
In force at the end of year.....	<u>\$591,370,584 00</u>	<u>\$5,555,937 51</u>
Deduct amount re-insured.....	82,112,544 00	797,715 24
Net amount in force at the end of the year.....	<u><u>\$509,258,040 00</u></u>	<u><u>\$4,758,222 27</u></u>

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 4,481,970 00	\$ 88,991 67
Written or renewed during the year.....	7,696,466 00	159,384 54
Total	<u>\$12,178,436 00</u>	<u>\$248,376 51</u>
Deduct those expired and marked off as terminated.....	3,617,810 00	66,842 29
In force at the end of the year.....	<u>\$8,560,626 00</u>	<u>\$181,534 22</u>
Deduct amount re-insured.....	653,275 00	8,510 08
Net amount in force at the end of the year.....	<u><u>\$7,907,351 00</u></u>	<u><u>\$173,024 14</u></u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$46,176,219 00
Losses paid since organization.....	23,139,570 00
Stock owned by directors, at par value.....	114,210 00
Loaned to stockholders, not officers.....	158,850 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$1,574,096 00	\$218,579 00	\$1,792,675 00
Premiums received.....	26,136 60	1,791 03	27,927 63
Losses paid.....	20,052 30	716 87	20,768 17
Losses incurred.....	16,108 96	716 62	16,825 58
Paid for 2% tax on premiums.....			558 55

GRANITE STATE FIRE INSURANCE COMPANY.

Located in Portsmouth N. H. Incorporated July, 1885; commenced business November, 1885.

CALVIN PAGE, *President.*

ALFRED F. HOWARD, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$200,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$1,004,915 81
Deduct re-insurance, rebate, abatement and return premiums.....	361,372 23
<hr/>	
Received for premiums other than perpetuals.....	\$643,542 58
Rents for company's property, including \$2,200.00, for company's occupancy of its own buildings.....	\$ 5,516 25
Interest on mortgage loans.....	505 00
on collateral loans.....	1,053 11
on bonds and dividends on stocks.....	40,066 28
on deposits.....	478 04
<hr/>	
Total rents and interest.....	47,618 68
Borrowed money.....	30,000 00
Increase by adjustment in book value of ledger assets.....	1,477 50
<hr/>	
Total income during the year.....	\$ 722,639 76
Amount of net or ledger assets December 31, 1913.....	1,277,603 60
<hr/>	
Total	\$2,000,243 36

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$56,750.00, occurring in previous years).....	\$644,280 37
Deduct amount received for salvage and re-insurance.....	211,457 30
<hr/>	
Net amount paid for losses.....	\$432,823 07
Expenses of adjustment and settlement of losses.....	8,677 14
Commissions or brokerage.....	136,510 68
Allowances to agencies for miscellaneous agency expenses.....	3,056 32
Salaries of special and general agents.....	12,411 82
Salaries, fees and all other charges of officers, directors, trustees and home office employes	26,099 41
Rents (including \$2,200.00, for company's occupancy of its own buildings)...	2,627 85
Advertising, printing and stationery.....	7,602 60
Postage, telegrams, telephone and express.....	4,006 85

Legal expenses.....	\$ 797 93
Furniture and fixtures.....	323 08
Maps, including corrections.....	1,308 18
Underwriters' Boards, etc.....	7,731 38
Fire departments, fire patrol, salvage corps, assessments, etc.....	2,800 97
Inspection and surveys.....	8,057 44
Repairs and expenses on real estate.....	1,410 58
Taxes on real estate.....	1,093 19
Taxes on premiums.....	10,580 27
Insurance Department fees, agents' licenses, etc.....	3,663 78
All other licenses, fees and taxes.....	4,534 63
Paid stockholders for interest or dividends (amount declared during the year, \$20,000.00)	20,000 00
Loss on sales or maturity of ledger assets.....	8,691 93
Agents' balances charged off.....	175 91
Borrowed money repaid.....	30,000 00
All other disbursements.....	2,907 83
Total disbursements.....	<u>\$737,932 27</u>
Balance	<u><u>\$1,262,311 09</u></u>

LEDGER ASSETS.

Book value of real estate.....	\$ 47,058 28
Loans on mortgage (first liens) on real estate.....	10,600 00
Book value of bonds and stocks, excluding interest.....	1,012,825 91
Cash in company's office.....	2,698 95
Cash deposited in bank.....	73,103 32
Agents' balances.....	116,024 63
Total ledger assets.....	<u>\$1,262,311 09</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 154 25
Interest accrued on bonds.....	11,976 48
Rents due and accrued.....	786 25
Total	<u>12,916 98</u>
Gross assets.....	<u><u>\$1,275,228 07</u></u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 909 28
Book value of ledger assets over market value, real estate, \$2,058.28; bonds and stocks, \$69,506.91.....	71,565 19
Total	<u>72,474 47</u>
Total admitted assets.....	<u><u>\$1,202,753 60</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$19,303 24	
Losses reported and unadjusted.....	52,268 34	
Losses resisted.....	6,483 33	
Gross amount of unpaid losses.....	78,054 91	
Deduct re-insurance.....	22,405 88	
Net amount of unpaid losses.....		\$ 55,649 03
Unearned premiums on risks.....		624,194 02
Salaries, rent, expenses, etc., due or accrued.....		1,831 10
Taxes due or accrued.....		9,000 60
Liabilities, except capital and surplus.....		\$690,674 15
Capital paid up in cash.....	\$200,000 00	
Surplus	312,079 45	
Surplus to policyholders.....		512,079 45
Total		\$1,202,753 60

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$114,446,495 00	\$1,411,090 75
Written or renewed during the year.....	78,802,286 00	1,004,915 81
Total	\$193,248,781 00	\$2,416,006 56
Deduct those expired and marked off as terminated.....	\$70,971,180 00	919,712 75
In force at the end of year.....	\$122,277,601 00	\$1,496,293 81
Deduct amount re-insured.....	22,560,709 00	302,448 47
Net amount in force at the end of the year.....	\$99,716,892 00	\$1,193,845 34

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$12,085,516 29
Losses paid since organization.....	7,142,261 36
Stock owned by directors, at par value.....	137,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$576,388 00
Premiums received.....	8,873 49
Losses paid.....	6,245 68
Losses incurred.....	6,745 18
Paid for 2% tax on premiums.....	196 58

HANOVER FIRE INSURANCE COMPANY.

Located in New York, N. Y. Incorporated April, 1852; commenced business April, 1852.

R. EMORY WARFIELD, *President.*

JOSEPH McCORD, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$3,570,809 01
Deduct re-insurance, rebate, abatement and return premiums	1,291,522 79
Received for premiums other than perpetuals.....	\$2,279,286 22
Rents for company's property, including \$18,000.00, for company's occupancy of its own buildings.....	\$ 63,959 36
Interest on mortgage loans.....	175 00
on bonds and dividends on stocks.....	131,611 08
on deposits.....	2,514 20
from all other sources.....	141 38
Total rents and interest.....	198,401 02
Profit on sale or maturity of ledger assets.....	1,218 75
Agents' balances previously charged off.....	232 68
Total income during the year.....	\$2,479,138 67
Amount of net or ledger assets December 31, 1913.....	4,715,624 99
Total	\$7,194,763 66

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$252,451.59, occurring in previous years).....	\$1,815,999 46
Deduct amount received for salvage and re-insurance.....	456,566 52
Net amount paid for losses.....	\$1,359,432 94
Expenses of adjustment and settlement of losses.....	104,399 66
Commissions or brokerage.....	459,270 04
Salaries, \$92,303.54, and expenses, \$31,179.94, of special and general agents..	123,483 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees	119,350 64
Rents (including \$18,000.00, for company's occupancy of its own buildings)..	25,890 94
Advertising, printing and stationery.....	32,859 82
Postage, telegrams, telephone and express.....	22,803 50
Legal expenses.....	1,006 57

Furniture and fixtures.....	\$ 1,561 28
Maps, including corrections.....	11,498 21
Underwriters' Boards, etc.....	13,214 08
Fire departments, fire patrol, salvage corps, assessments, etc.....	22,976 16
Inspection and surveys.....	43,871 22
Repairs and expenses on real estate.....	24,129 90
Taxes on real estate.....	14,976 10
Taxes on premiums.....	48,822 67
Insurance Department fees, agents' licenses, etc.....	22,387 68
All other licenses, fees and taxes.....	8,556 40
Paid stockholders for interest or dividends.....	125,000 00
Loss on sales or maturity of ledger assets.....	45,536 50
Agents' balances charged off.....	1,180 25
All other disbursements.....	9,487 85
Total disbursements.....	<u>\$2,641,695 99</u>
Balance	<u>\$4,553,067 67</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 907,956 06
Loans on mortgage (first liens) on real estate.....	3,500 00
Book value of bonds and stocks, excluding interest.....	3,089,324 98
Cash in company's office.....	6,036 95
Cash deposited in bank.....	165,610 68
Agents' balances.....	<u>380,639 00</u>
Total ledger assets.....	<u>\$4,553,067 67</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 14 58
Interest accrued on bonds.....	27,178 68
Rents due and accrued.....	<u>1,967 08</u>
Total	29,160 54
Market value of real estate over book value.....	<u>221,516 94</u>
Gross assets	<u>\$4,803,744 05</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 5,197 90
Book value of ledger assets over market value, bonds and stocks	<u>194,171 48</u>
Total	<u>199,369 38</u>
Total admitted assets.....	<u>\$4,604,375 57</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$128,487 24
Losses reported and unadjusted.....	228,239 33
Losses resisted.....	42,988 24
Gross amount of unpaid losses.....	\$ 399,714 81
Deduct re-insurance.....	128,288 41
Net amount of unpaid losses.....	\$ 271,426 40
Unearned premiums on risks.....	2,544,976 18
Salaries, rent, expenses, etc., due or accrued.....	8,730 50
Taxes due or accrued.....	45,000 00
Contingent commissions or other charges due or accrued.....	6,300 98
All other liabilities.....	2,325 50
Liabilities, except capital and surplus.....	\$2,878,759 56
Capital paid up in cash.....	\$1,000,000 00
Surplus	725,616 01
Surplus to policyholders.....	1,725,616 01
Total	\$4,604,375 57

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$606,281,105 00	\$6,187,765 20
Written or renewed during the year.....	340,680,827 00	3,570,809 01
Excess of original premiums over amount received for re-insurance		719 65
Total	\$946,961,932 00	\$9,759,293 86
Deduct those expired and marked off as terminated.....	342,339,605 00	3,649,341 00
In force at the end of year.....	\$604,622,327 00	\$6,109,952 86
Deduct amount re-insured.....	106,768,863 00	1,074,071 25
Net amount in force at the end of the year.....	\$497,853,464 00	\$5,035,881 61

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$70,416,796 07
Losses paid since organization.....	40,712,508 13
Stock owned by directors, at par value.....	316,800 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$2,402,270 00
Premiums received.....	35,905 42
Losses paid.....	26,759 61
Losses incurred.....	29,542 94
Paid for 2% tax on premiums.....	718 47

HARTFORD FIRE INSURANCE COMPANY.

*Located in Hartford, Conn. Incorporated May, 1810; commenced business August, 1810.*R. M. BISSELL, *President.*FREDERICK SAMSON, }
S. E. LOCKE, } *Secretaries.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$2,000,000 00

INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$21,867,174 27	\$1,232,894 00
Deduct re-insurance, rebate, abatement and re- turn premiums.....	6,416,916 28	479,751 74
Received for premiums other than perpetuals....	\$15,450,257 99	\$753,142 26
Rents for company's property, including \$20,000.00. for com- pany's occupancy of its own buildings....		\$ 40,612 79
Interest on mortgage loans.....		21,050 72
on collateral loans.....		1,421 18
on bonds and dividends on stocks.....		951,406 16
on deposits.....		14,408 48
from all other sources.....		916 57
Total rents and interest.....		1,029,815 90
Profit on sale or maturity of ledger assets, real estate, \$159.76; bonds, and stocks, \$35,887.00		36,046 76
Agents' balances previously charged off.....		7,486 83
From all other sources.....		2,837 55
Total income during the year.....		\$17,279,587 29
Amount of net or ledger assets December 31, 1913.....		27,268,554 94
Total		\$44,548,142 23

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$1,435.- 751.63, occurring in previous years).....	\$11,147,204 00	\$398,399 85
Deduct amount received for salvage and re-insur- ance	2,163,319 72	215,910 22
Net amount paid for losses.....	\$8,983,884 28	\$182,489 63
		\$9,166,373 91

Expenses of adjustment and settlement of losses.....	\$ 217,264 70
Commissions or brokerage.....	3,183,761 14
Salaries, \$519,754.25, and expenses, \$305,207.97, of special and general agents.	824,962 22
Salaries, fees and all other charges of officers, directors, trustees and home office employes	659,585 16
Rents (including \$20,000 00, for company's occupancy of its own buildings)..	84,157 66
Advertising, printing and stationery.....	259,204 82
Postage, telegrams, telephone and express.....	108,491 33
Legal expenses.....	12,718 27
Furniture and fixtures.....	33,953 40
Maps, including corrections.....	35,682 97
Underwriters' Boards, etc.....	275,417 92
Fire departments, fire patrol, salvage corps, assessments, etc.....	161,312 66
Inspection and surveys.....	68,200 08
Repairs and expenses on real estate.....	60,344 54
Taxes on real estate.....	11,884 11
Taxes on premiums.....	292,209 23
Insurance Department fees, agents' licenses, etc.....	61,788 57
State tax on capital stock.....	128,338 40
All other licenses, fees and taxes.....	70,009 52
Paid stockholders for interest or dividends (amount declared during the year, \$800,000.00)	800,000 00
Decrease in liabilities during the year on account of re-insurance treaties..	112,305 97
Loss on sales or maturity of ledger assets, real estate, \$1,660.53; bonds, \$32,796.49	34,457 02
Gross decrease in book value of ledger assets, bonds and stocks.....	376 58
Agents' balances charged off.....	3,607 08
All other disbursements.....	43,691 51
Total disbursements.....	\$16,650,099 32
Balance	\$27,898,042 91

LEDGER ASSETS.

Book value of real estate.....	\$ 724,658 99
Loans on mortgage (first liens) on real estate.....	394,500 00
Loans secured by pledge of bonds, stocks or other collateral.	30,000 00
Book value of bonds and stocks, excluding interest.....	22,337,671 70
Cash in company's office.....	802 80
Cash deposited in bank.....	1,520,864 02
Agents' balances.....	2,879,728 93
Bills receivable, taken for fire risks.....	9,816 47
Total ledger assets.....	\$27,898,042 91

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 4,474 68
Interest accrued on bonds.....	260,617 18
Interest accrued on collateral loans.....	675 00
Total	265,766 86
Market value of real estate over book value.....	3,341 01
Gross assets	\$28,167,150 78

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 114,652 47	
Book value of ledger assets over market value, bonds and stocks	1,098,398 85	
Total		\$1,213,051 32
Total admitted assets.....		<u>\$26,954,099 46</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 513,457 03	
Losses reported and unadjusted.....	1,391,618 12	
Losses resisted.....	173,681 65	
Gross amount of unpaid losses.....	\$2,078,756 80	
Deduct re-insurance.....	424,486 46	
Net amount of unpaid losses.....		\$ 1,654,270 34
Unearned premiums.....		15,251,453 23
Salaries, rent, expenses, etc., due or accrued.....		25,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers		30,000 00
Funds held under re-insurance treaties.....		35,727 77
Due treaty companies for cash advanced on loss account.....		164,545 00
Estimated Federal, State and other taxes hereafter payable.....		250,000 00
Special reserve.....		500,000 00
Liabilities, except capital and surplus.....		<u>\$17,910,996 34</u>
Capital paid up in cash.....	\$2,000,000 00	
Surplus	7,043,103 12	
Surplus to policyholders.....		<u>9,043,103 12</u>
Total		<u>\$26,954,099 46</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$2,907,542,017 00	\$30,209,513 97
Written or renewed during the year.....	2,137,786,914 00	21,867,174 27
Excess of original premiums over amount received for re- insurance		384,195 28
Total	\$5,045,328,931 00	\$52,460,883 52
Deduct those expired and marked off as terminated.....	1,910,706,673 00	20,429,392 32
In force at the end of year.....	\$3,134,622,258 00	\$32,031,491 20
Deduct amount re-insured.....	316,628,620 00	2,906,631 64
Net amount in force at the end of the year.....	<u>\$2,817,993,638 00</u>	<u>\$29,124,859 56</u>

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$30,001,228 00	\$ 758,660 17
Written or renewed during the year.....	63,621,592 00	1,232,894 00
Total	\$93,622,820 00	\$1,991,554 17
Deduct those expired and marked off as terminated.....	58,840,836 00	1,120,749 93
In force at the end of the year.....	\$34,781,984 00	\$870,805 14
Deduct amount re-insured.....	5,674,696 00	214,819 04
Net amount in force at the end of the year.....	\$29,107,288 00	\$655,986 10

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$306,151,022 96
Losses paid since organization.....	176,586,887 62
Stock owned by directors, at par value.....	218,500 00
Loaned to stockholders, not officers.....	34,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written	\$26,304,119 00	\$209,473 00	\$26,513,592 00
Premiums received.....	368,472 42	4,351 00	372,823 42
Losses paid.....	296,989 07	1,395 32	298,384 39
Losses incurred.....	361,832 52	1,395 32	363,227 84
Paid for 2% tax on premiums.....			7,456 17

HOME INSURANCE COMPANY.

Located in New York, N. Y. Incorporated April, 1853; commenced business April, 1853.

ELBRIDGE G. SNOW, *President.*

CHARLES L. TYNER, }
AREUNAH M. BURTIS, } *Secretaries.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$6,000,000 00
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INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$22,207,077 81	\$1,431,027 67	
Deduct re-insurance, rebate, abatement and return premiums	7,735,981 65	642,567 25	
Received for premiums other than perpetuals.....	\$14,471,096 16	\$788,460 42	\$15,259,556 58

Interest on mortgage loans.....	\$ 597 32
on bonds and dividends on stocks.....	1,483,713 90
on deposits.....	32,022 44
from all other sources.....	2,981 99
Total interest.....	\$1,519,315 65
Profit on sale or maturity of ledger assets.....	71,378 65
Agents' balances previously charged off.....	186 51
Increase in liabilities on account of re-insurance treaties.....	437,656 32
From all other sources.....	1,186 82
Total income during the year.....	\$17,289,280 53
Amount of net or ledger assets December 31, 1913.....	35,143,927 67
Total	<u>\$52,433,208 20</u>

DISBURSEMENTS.

Fire. Marine and Inland.

Gross amount paid for losses (including \$1,311,- 156.78, occurring in previous years).....	\$10,392,758 71	\$599,346 03	
Deduct amount received for salvage and re- insurance	2,471,395 94	240,659 60	
Net amount paid for losses.....	\$7,921,362 77	\$358,686 43	\$8,280,049 20
Expenses of adjustment and settlement of losses.....			201,797 42
Commissions or brokerage.....			3,025,432 52
Allowances to agencies for miscellaneous agency expenses.....			3,723 51
Salaries, \$398,458.00, and expenses, \$162,759.43, of special and general agents..			531,217 43
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....			523,431 80
Rents			156,833 56
Advertising, printing and stationery.....			351,340 53
Postage, telegrams, telephone and express.....			114,118 69
Legal expenses.....			4,866 29
Furniture and fixtures.....			23,445 46
Maps, including corrections.....			24,439 98
Underwriters' Boards, etc.....			140,645 97
Fire departments, fire patrol, salvage corps, assessments, etc.....			49,429 40
Inspection and surveys.....			107,278 52
Taxes on premiums.....			336,479 19
Insurance Department fees, agents' licenses, etc.....			75,440 30
All other licenses, fees and taxes.....			18,437 73
Paid stockholders for interest or dividends (amount declared during the year, \$1,200,000.00)			1,200,000 00
Loss on sales or maturity of ledger assets.....			75,742 58
Gross decrease in book value of ledger assets.....			20,641 25
Agents' balances charged off.....			4,399 83
Lunch for officers and Home office employees.....			45,178 64
Exchange			23,989 49
All other disbursements.....			10,282 02
Total disbursements.....			<u>\$15,348,638 31</u>
Balance			<u>\$37,084,569 89</u>

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 5,500 00
Book value of bonds and stocks, excluding interest.....	31,820,013 67
Cash deposited in bank.....	2,161,179 98
Agents' balances.....	2,991,902 97
Bills receivable, taken for fire risks.....	105,973 27
Total ledger assets.....	\$37,084,569 89

NON-LEDGER ASSETS.

Interest accrued on bonds.....	250,635 00
Gross assets.....	\$37,335,204 89

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 134,057 01
Bills receivable, taken for fire risks.....	105,973 27
Book value of ledger assets over market value, bonds and stocks	1,781,635 34
Total	2,021,665 62
Total admitted assets.....	\$35,313,539 27

LIABILITIES.

Losses adjusted and unpaid.....	\$ 316,146 00
Losses reported and unadjusted.....	2,042,923 10
Losses resisted.....	108,914 00
Gross amount of unpaid losses.....	\$2,467,983 10
Deduct re-insurance.....	913,598 31
Net amount of unpaid losses.....	\$ 1,554,384 79
Unearned premiums on fire risks.....	\$13,838,497 00
Unearned premiums on inland navigation risks.....	337,423 00
Unearned premiums on marine risks.....	92,104 00
Unearned premiums as computed above.....	14,268,024 00
Salaries, rent, expenses, etc., due or accrued.....	100,000 00
Taxes due or accrued.....	250,000 00
Fund held under re-insurance treaties.....	437,656 32
Reserve as a conflagration surplus.....	2,000,000 00
Liabilities, except capital and surplus.....	\$18,610,065 11
Capital paid up in cash.....	\$ 6,000,000 00
Surplus	10,703,474 16
Surplus to policyholders.....	16,703,474 16
Total	\$35,313,539 27

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1912.....	\$2,979,109,708 00	\$28,767,988 00
Written or renewed during the year.....	2,260,585,423 00	22,207,077 81
Excess of original premiums over amount received for re-insurance		261,371 00
Total	\$5,239,695,131 00	\$51,236,436 81
Deduct those expired and marked off as terminated.....	1,969,827,695 00	20,053,086 81
In force at the end of year.....	\$3,269,867,436 00	\$31,183,350 00
Deduct amount re-insured.....	514,356,646 00	4,529,970 00
Net amount in force at the end of the year.....	\$2,755,510,790 00	\$26,653,380 00

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 37,896,889 00	\$ 904,003 00
Written or renewed during the year.....	440,741,517 00	1,431,027 67
Total	\$478,638,406 00	\$2,335,030 67
Deduct those expired and marked off as terminated.....	423,814,409 00	1,391,396 67
In force at the end of the year.....	\$54,823,997 00	\$943,634 00
Deduct amount re-insured.....	6,793,802 00	176,684 00
Net amount in force at the end of the year.....	\$48,030,195 00	\$766,950 00

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$282,949,717 69
Losses paid since organization.....	155,697,177 70
Stock owned by directors, at par value.....	273,560 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$58,872,369 00	\$1,419,670 00	\$60,292,039 00
Premiums received.....	492,946 26	4,194 04	497,140 30
Losses paid.....	272,718 86	20 43	272,739 29
Losses incurred.....	276,104 00	66 90	276,170 90
Paid for 2% tax on premiums.....			9,942 81

IMPERIAL ASSURANCE COMPANY.

Located in New York, N. Y. Incorporated March, 1899; commenced business May, 1899.

PERCIVAL BERESFORD, *President.*

HOWARD TERHUNE, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$200,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$534,569 86
Deduct re-insurance, rebate, abatement and return premiums	202,848 02
<hr/>	
Received for premiums other than perpetuials.....	\$331,721 84
Interest on bonds and dividends on stocks.....	\$26,252 18
on deposits.....	1,087 81
from all other sources.....	6 30
<hr/>	
Total interest.....	27,346 29
Profit on sale or maturity of ledger assets.....	1,359 16
Gross increase by adjustment, in book value of ledger assets.....	14,725 29
<hr/>	
Total income during the year.....	\$375,152 58
Amount of net or ledger assets December 31, 1913.....	753,035 69
<hr/>	
Total	\$1,128,188 27

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$22,362.22, occurring in previous years).....	\$232,335 41
Deduct amount received for salvage and re-insurance.....	69,341 31
<hr/>	
Net amount paid for losses.....	\$162,994 10
Expenses of adjustment and settlement of losses.....	4,196 52
Commissions or brokerage.....	78,163 86
Allowances to agencies for miscellaneous agency expenses.....	646 67
Expenses of special and general agents.....	534 91
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	20,060 86
Rents	3,445 03
Advertising, printing and stationery.....	9,073 59
Postage, telegrams, telephone and express.....	1,730 24
Legal expenses.....	164 64
Furniture and fixtures.....	14 25
Maps, including corrections.....	1,203 77

Underwriters' Boards, etc.....	\$ 3,371 30
Fire department, fire patrol, salvage corps, assessments, etc.....	2,328 30
Inspection and surveys.....	1,612 33
Taxes on premiums.....	6,915 35
Insurance Department fees, agents' licenses, etc.....	2,838 53
All other licenses, fees and taxes.....	2,054 61
Paid stockholders for interest or dividends (amount declared during the year, \$20,000.00).....	20,000 00
Gross decrease in book value of ledger assets.....	116 50
Agents' balances charged off.....	130 33
Total disbursements.....	<u>\$320,693 29</u>
Balance	<u><u>\$807,494 95</u></u>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$687,605 75
Cash deposited in bank.....	55,493 80
Agents' balances.....	64,195 43
Philadelphia Fire Underwriters' Association deposit.....	200 00
Total ledger assets.....	<u>\$807,494 98</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	8,662 76
Gross assets.....	<u>\$816,157 74</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 1,376 40
Total admitted assets.....	<u><u>\$814,781 34</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 3,561 00
Losses reported and unadjusted.....	29,049 00
Gross amount of unpaid losses.....	<u>\$32,610 00</u>
Deduct re-insurance.....	11,209 82
Net amount of unpaid losses.....	<u>\$ 21,400 18</u>
Unearned premiums on risks.....	306,081 38
Salaries, rent, expenses, etc., due or accrued.....	500 00
Taxes due or accrued.....	7,509 00
Contingent commission due or accrued.....	4,500 00
Liabilities, except capital and surplus.....	<u>\$339,981 56</u>
Capital paid up in cash.....	\$200,000 00
Surplus	<u>274,799 78</u>
Surplus to policyholders.....	<u>474,799 78</u>
Total	<u><u>\$814,781 34</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$77,105,537 00	\$ 678,612 99
Written or renewed during the year.....	62,825,099 00	534,569 86
Excess of original premiums over amount received for re-insurance		2,918 72
Total	\$139,930,636 00	\$1,216,101 57
Deduct those expired and marked off as terminated.....	54,442,006 00	483,889 19
In force at the end of year.....	\$85,488,630 00	\$732,212 38
Deduct amount re-insured.....	14,019,081 00	160,426 34
Net amount in force at the end of the year.....	<u>\$71,469,549 00</u>	<u>\$571,786 04</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$4,322,403 34
Losses paid since organization.....	2,741,237 05
Stock owned by directors, at par value.....	<u>6,500 00</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$632,038 00
Premiums received.....	8,053 22
Losses paid.....	5,741 06
Losses incurred.....	5,664 06
Paid for 2% tax on premiums.....	<u>161 06</u>

INSURANCE COMPANY OF NORTH AMERICA.

Located in Philadelphia, Pa. Incorporated 1794; commenced business 1792.

EUGENE L. ELLISON, *President.*

T. HOUARD WRIGHT, *Secretary and Treasurer.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	<u>\$4,000,000 00</u>
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$8,481,532 57	\$5,029,335 90
Deduct re-insurance, rebate, abatement and return premiums	2,406,603 87	1,406,041 00
Received for premiums other than perpetuals.....	<u>\$6,074,928 70</u>	<u>\$3,623,294 90</u>
		\$9,698,223 60

Deposit premiums, received on perpetual risks.....	\$ 12,444 59
Rents for company's property, including \$10,000.00 for com- pany's occupancy of its own buildings.....	\$14,480 50
Interest on mortgage loans.....	12,347 28
on bonds and dividends on stocks.....	678,869 50
on deposits	18,505 42
from all other sources.....	229 67
Total rents and interest.....	724,432 37
Profit on sale or maturity of ledger assets, bonds.....	8,835 08
Agents' balances previously charged off.....	318 83
Borrowed funds.....	200,000 00
From all other sources.....	2,784 76
Total income during the year.....	\$10,647,039 23
Amount of net or ledger assets December 31, 1913.....	18,279,007 67
Total	\$28,926,046 90

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses.....	\$4,551,129 04	\$2,817,481 31
Deduct amount received for salvage and re- insurance	800,472 21	986,701 42
Net amount paid for losses.....	\$3,750,656 83	\$1,830,779 89
Expenses of adjustment and settlement of losses.....	104,235 35	
Commissions or brokerage.....	1,824,353 35	
Allowances to agencies for miscellaneous agency expenses.....	293,437 71	
Salaries, \$349,729.01, and expenses, \$139,521.99, of special and general agents	489,251 00	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	206,217 69	
Rents (including \$10,000.00, for company's occupancy of its own buildings)..	51,817 41	
Advertising, printing and stationery.....	101,192 83	
Postage, telegrams, telephone and express.....	60,301 59	
Legal expenses.....	8,951 39	
Furniture and fixtures.....	10,097 97	
Maps, including corrections.....	17,943 73	
Underwriters' Boards, etc.....	74,884 02	
Fire departments, fire patrol, salvage corps, assessments, etc.....	33,926 39	
Inspection and surveys.....	49,719 65	
Repairs and expenses on real estate.....	2,726 00	
Taxes on real estate.....	3,226 71	
Taxes on premiums.....	185,680 36	
Insurance Department fees, agents' licenses, etc.....	39,271 50	
All other licenses, fees and taxes.....	48,312 97	
Deposit premiums returned.....	19,242 17	
Paid stockholders for interest or dividends (amount declared during the year, \$480,000.00)	480,000 00	
Loss on sales or maturity of ledger assets, bonds.....	157 50	
Gross decrease in book value of ledger asset, stocks.....	2,194 19	
Agents' balances charged off.....	2,715 37	
Borrowed funds repaid.....	200,000 00	

Contributions to gratuity and relief fund.....	\$ 25,000 00
All other disbursements.....	14,384 84
Total disbursements.....	<u>\$9,935,692 66</u>
Balance	<u><u>\$18,990,354 24</u></u>

LEDGER ASSETS.

Book value of real estate.....	\$ 235,300 00
Loans on mortgage (first liens) on real estate.....	222,025 00
Book value of bonds and stocks, excluding interest.....	15,518,298 98
Cash in company's office.....	1,950 58
Cash deposited in bank.....	1,231,786 59
Agents' balances.....	1,661,797 52
Bills receivable, taken for marine and inland risks.....	15,308 42
Bills receivable, taken for fire risks.....	103,887 15
Total ledger assets.....	<u>\$18,990,354 24</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,814 00
Interest accrued on bonds.....	159,513 44
Total	<u>161,327 44</u>
Gross assets.....	<u>\$19,151,681 68</u>

ASSETS NOT ADMITTED.

Market value of special deposits in excess of corresponding liabilities	\$125,071 29
Agents' balances, over three months due.....	22,566 47
Bills receivable.....	144 00
Book value of ledger assets over market value, bonds and stocks	693,184 82
Total	<u>840,966 58</u>
Total admitted assets.....	<u><u>\$18,310,715 10</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 213,491 23
Losses reported and unadjusted.....	1,658,022 61
Losses resisted.....	40,112 42
Gross amount of unpaid losses.....	<u>\$1,911,626 26</u>
Deduct re-insurance.....	171,977 29
Net amount of unpaid losses.....	<u><u>\$1,739,648 97</u></u>

Unearned premiums.....	\$7,134,426 75
Amount reclaimable by the insured on perpetual insurance.....	714,440 45
Estimated Federal State and other taxes hereafter payable.....	100,000 00
Contingent fund.....	622,198 93
Liabilities, except capital and surplus.....	\$10,310,715 10
Capital paid up in cash.....	\$4,000,000 00
Surplus	4,000,000 00
Surplus to policyholders.....	8,000,000 00
Total	\$18,310,715 10

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$1,246,807,642 00	\$13,745,151 26
Written or renewed during the year.....	772,571,239 00	8,481,532 57
Total	\$2,019,378,881 00	\$22,226,686 83
Deduct those expired and marked off as terminated.....	722,931,391 00	8,189,801 34
In force at the end of year.....	\$1,296,447,490 00	\$14,036,885 49
Deduct amount re-insured.....	158,558,187 00	1,625,061 06
Net amount in force at the end of the year.....	\$1,137,889,303 00	\$12,411,824 43

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 118,261,526 00	\$1,517,257 71
Written or renewed during the year.....	1,045,119,472 00	5,029,335 90
Total	\$1,163,380,998 00	\$6,546,593 61
Deduct those expired and marked off as terminated.....	995,453,350 00	5,010,525 30
In force at the end of the year.....	\$167,927,648 00	\$1,536,068 31
Deduct amount re-insured	6,797,045 00	94,567 42
Net amount in force at the end of the year.....	\$161,130,603 00	\$1,441,500 99

Perpetual risks not included above.....	\$30,411,407 21
Premiums on same.....	788,466 65

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$261,852,234 68
Losses paid since organization.....	170,382,193 85
Stock owned by directors, at par value.....	141,530 00
Loaned to officers and directors.....	15,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$5,872,880 00	\$1,706,894 00	\$7,579,774 00
Premiums received.....	102,020 21	9,174 14	111,194 38
Losses paid.....	58,922 39	4,983 79	63,906 18
Losses incurred.....	61,640 93	5,277 02	66,917 95
Paid for 2% tax on premiums.....			2,127 31

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Located in Philadelphia, Pa. Incorporated April, 1794; commenced business November, 1794.

GUSTAVUS REMAK, JR. *President.*

JOHN J. P. RODGERS, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$1,000,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$3,175,953 89	\$584,893 02	
Deduct re-insurance, rebate, abatement and return premiums	1,635,203 78	202,851 38	
Received for premiums other than perpetuals....	\$1,540,750 11	\$382,041 64	\$1,922,791 75
Deposit premiums received on perpetual risks.....			5,554 55
Rents for company's property, including \$9,000.00, for com- pany's occupancy of its own buildings.....		\$ 27,671 07	
Interest on mortgage loans.....		2,701 36	
on bonds and dividends on stocks.....		139,479 12	
on deposits		860 34	
from all other sources.....		70 65	
Total rents and interest.....			170,782 54
Profit on sale or maturity of ledger assets.....			2,464 38
Agents' balances previously charged off.....			362 51
Total income during the year.....			\$2,101,956 03
Amount of net or ledger assets December 31, 1913.....			4,206,039 56
Total			\$6,307,995 59

DISBURSEMENTS.

Fire. Marine and Inland.

Gross amount paid for losses (including \$393,053.92, occurring in previous years.....	\$1,782,401 93	\$143,709 18	
Deduct amount received for salvage and re-insurance	587,750 41	2,471 64	
Net amount paid for losses.....	\$1,194,651 52	\$141,237 54	\$1,335,889 06
Expenses of adjustment and settlement of losses.....			41,194 67
Commissions or brokerage.....			466,291 37
Allowances to agencies for miscellaneous agency expenses.....			6,900 34
Salaries, \$37,674.88, and expenses, \$24,523.73, of special and general agents...			62,193 61
Salaries, fees and all other charges of officers, directors, trustees and home office employes			103,672 46
Rents (including \$9,000.00, for company's occupancy of its own buildings)....			9,000 00
Advertising, printing and stationery.....			11,253 01
Postage, telegrams, telephone and express.....			6,004 31
Legal expenses.....			756 47
Furniture and fixtures.....			352 40
Maps, including corrections.....			6,220 04
Underwriters' Boards, etc.....			19,469 69
Fire departments, fire patrol, salvage corps, assessments, etc.....			14,655 68
Inspection and surveys.....			10,564 37
Repairs and expenses on real estate.....			15,173 00
Taxes on real estate.....			6,996 10
Taxes on premiums.....			44,442 68
Insurance Department fees, agents' licenses, etc.....			15,084 24
All other licenses, fees and taxes.....			563 83
Deposit premiums returned.....			17,625 87
Paid stockholders for interest or dividends (amount declared during the year, \$60,000.00).....			60,000 50
Loss on sales or maturity of ledger assets.....			8,548 58
Agents' balances charged off.....			14,362 59
Redemption of American Fire Insurance Co., San Francisco, Cal., scrip....			25,272 18
All other disbursements.....			8,693 26
Total disbursements.....			\$2,311,188 31
Balance			\$3,996,807 28

LEDGER ASSETS.

Book value of real estate.....	\$ 402,843 73	
Loans on mortgage (first liens) on real estate.....	67,800 00	
Book value of bonds and stocks, excluding interest.....	2,946,804 33	
Cash in company's office.....	19,802 39	
Cash deposited in bank.....	129,406 71	
Agents' balances.....	428,608 87	
Deposit reclaimable on perpetual policies.....	1,541 25	
Total ledger assets.....		\$3,996,807 28

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,066 92	
Interest accrued on bonds.....	25,315 05	
Interest due and accrued on other assets.....	108 32	
Total		26,480 29

Claims against American Union Fire Insurance Company.....	\$7,040 40
Gross assets.....	\$4,030,327 97

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 10,875 17
Book value of ledger assets over market value, real estate, \$35,844.30; bonds and stocks, \$192,412.58.....	228,256 88
Total	239,132 05
Total admitted assets.....	\$3,791,195 92

LIABILITIES.

Losses adjusted and unpaid.....	\$ 55,689 19
Losses reported and unadjusted.....	282,506 89
Losses resisted.....	57,963 81
Gross amount of unpaid losses.....	\$396,159 89
Deduct re-insurance.....	126,723 31
Net amount of unpaid losses.....	\$ 269,436 58
Unearned premiums on fire risks.....	\$1,449,391 07
Unearned premiums on inland navigation risks.....	175,746 05
Unearned premiums on marine risks.....	11,334 18
Unearned premiums as computed above.....	1,636,471 30
Amount reclaimable by the insured on perpetual insurance.....	522,378 09
Cash dividends remaining unpaid to stockholders.....	969 55
Salaries, rent, expenses, etc., due or accrued.....	1,624 36
Taxes due or accrued.....	35,000 00
Liabilities, except capital and surplus.....	\$2,465,879 88
Capital paid up in cash.....	\$1,000,000 00
Surplus	325,316 04
Surplus to policyholders.....	1,325,316 04
Total	\$3,791,195 92

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$392,153,277 81	\$4,445,846 61
Written or renewed during the year.....	274,782,390 25	3,175,953 89
Total	\$666,935,668 06	\$7,621,800 50
Deduct those expired and marked off as terminated.....	303,288,919 56	3,629,136 28
In force at the end of the year.....	\$363,646,748 50	\$3,992,664 22
Deduct amount re-insured.....	97,446,279 70	1,144,498 71
Net amount in force at the end of the year.....	\$266,200,468 80	\$2,848,165 51

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 9,615,479 00	\$291,049 85
Written or renewed during the year.....	21,406,465 00	584,893 02
Total	\$31,021,944 00	\$875,942 87
Deduct those expired and marked off as terminated.....	16,731,079 00	499,099 76
In force at the end of the year.....	\$14,290,865 00	\$376,843 11
Deduct amount re-insured.....	452,690 00	15,213 91
Net amount in force at the end of the year.....	\$13,838,175 00	\$361,629 20
Perpetual risks, not included above.....	\$23,589,005 00	
Deposit premiums on same.....	573,820 38	

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$7,362,223 20
Losses paid since organization.....	4,921,725 27
Stock owned by directors, at par value.....	430,936 01

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$1,379,224 74	\$3,500 00	\$1,382,724 74
Premiums received	15,582 46	75 00	15,657 46
Losses paid.....	9,617 67		9,617 67
Losses incurred.....	9,858 56		9,858 56
Paid for 2% tax on premiums.....			482 78

MASSACHUSETTS FIRE AND MARINE INSURANCE COMPANY

Located in Boston, Mass. Incorporated March, 1910; commenced business June, 1910.

EVERETT C. BENTON, *President.*

WALTER ADLARD, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$500,000 00
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INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$610,653 25	\$461,314 98	
Deduct re-insurance, rebate, abatement and return premiums	191,292 75	164,592 41	
Received for premiums other than perpetuals....	\$419,360 50	\$296,722 57	\$716,083 07

Interest on bonds and dividends on stocks.....	\$47,157 47	
on deposits	1,528 50	
from all other sources.....	3 15	
Total interest.....		\$ 48,689 12
Profit on sale or maturity of ledger assets.....		1,388 45
Gross increase by adjustment in book value of ledger assets.....		353 69
From all other sources.....		1,513 87
Total income during the year.....		\$ 768,028 11
Amount of net or ledger assets December 31, 1913.....		1,379,394 28
Total		\$2,147,422 39

DISBURSEMENTS.

	Fire. Marine and Inland.		
Gross amount paid for losses (including \$19,741.56 marine; \$36,445.29 fire, occurring in previous years).....	\$377,117 16	\$164,529 86	
Deduct amount received for salvage and re-insurance	71,830 85	56,338 34	
Net amount paid for losses.....	\$305,286 31	\$108,191 52	\$413,477 83
Expenses of adjustment and settlement of losses.....			8,843 86
Commissions or brokerage.....			185,443 69
Allowances to agencies for miscellaneous agency expenses.....			347 30
Salaries, \$10,986.26, and expenses, \$3,033.14, of special and general agents....			14,019 40
Salaries, fees and all other charges of officers, directors, trustees and home office employes.....			46,108 36
Rents			5,544 97
Advertising, printing and stationery.....			6,652 73
Postage, telegrams, telephone and express.....			3,129 96
Legal expenses.....			2 40
Furniture and fixtures.....			735 47
Maps, including corrections.....			2,446 59
Underwriters' Boards, etc.....			6,379 71
Fire departments, fire patrol, salvage corps, assessments, etc.....			5,528 07
Inspection and surveys.....			1,431 30
Taxes on premiums.....			7,975 68
Insurance Department fees, agents' licenses, etc.....			3,045 25
All other licenses, fees and taxes.....			1,972 37
Paid stockholders for interest or dividends (amount declared during the year, \$15,000.00)			15,000 00
Gross decrease in book value of ledger assets.....			2,006 57
Agents' balances charged off.....			515 07
All other disbursements.....			1,339 61
Total disbursements.....			\$731,946 19
Balance			\$1,415,476 20

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,186,607 14	
Cash in company's office.....	1,932 36	
Cash deposited in bank.....	87,575 20	
Agents' balances.....	139,271 50	
Bills receivable, taken for marine and inland risks.....	90 00	
	<hr/>	
Total ledger assets.....		\$1,415,476 20

NON-LEDGER ASSETS.

Interest accrued on bonds.....		8,095 01
	<hr/>	
Gross assets		\$1,423,571 21

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 4,911 73	
Book value of ledger assets over market value, bonds and stocks	16,115 14	
	<hr/>	
Total		21,026 87
	<hr/>	
Total admitted assets.....		\$1,402,544 34
	<hr/>	

LIABILITIES.

Losses adjusted and unpaid.....	\$40,118 71	
Losses reported and unadjusted.....	75,521 00	
	<hr/>	
Gross amount of unpaid losses.....	\$115,639 71	
Deduct re-insurance.....	10,197 56	
	<hr/>	
Net amount of unpaid losses.....		\$105,442 15
Unearned premiums on fire risks.....	\$403,196 47	
Unearned premiums on marine risks.....	139,012 49	
	<hr/>	
Unearned premiums as computed above.....		542,208 96
Salaries, rent, expenses, etc., due or accrued.....		1,432 35
Taxes due or accrued.....		10,629 42
	<hr/>	
Liabilities, except capital and surplus.....		\$659,712 88
Capital paid up in cash.....	\$500,000 00	
Surplus	242,831 46	
	<hr/>	
Surplus to policyholders.....		742,831 46
	<hr/>	
Total		\$1,402,544 34
	<hr/>	

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$81,719,463 00	\$812,198 42
Written or renewed during the year.....	60,643,282 00	610,653 25
Total	\$142,362,745 00	\$1,422,851 67
Deduct those expired and marked off as terminated.....	50,488,028 00	519,439 07
In force at the end of year.....	\$91,874,717 00	\$903,412 60
Deduct amount re-insured.....	15,137,915 00	141,605 25
Net amount in force at the end of the year.....	\$76,736,802 00	\$761,807 35

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 8,859,296 00	\$210,869 61
Written or renewed during the year.....	36,717,899 00	461,314 98
Total	\$45,577,195 00	\$672,184 59
Deduct those expired and marked off as terminated.....	32,228,650 00	381,036 13
In force at the end of the year.....	\$13,348,545 00	\$291,148 46
Deduct amount re-insured.....	950,750 00	13,123 49
Net amount in force at the end of the year.....	\$12,397,795 00	\$278,024 97

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$2,421,756 89
Losses paid since organization.....	1,100,644 27
Stock owned by directors, at par value.....	77,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$551,065 00
Premiums received.....	6,290 55
Losses paid	2,427 62
Losses incurred.....	3,983 78
Paid for 2% tax on premiums.....	125 81

MECHANICS AND TRADERS INSURANCE COMPANY.

*Located in New Orleans, La. Incorporated October, 1869; commenced business November, 1869.*JAMES NICHOLS, *President.*G. H. TYRON, }
T. B. NORTON, } *Secretaries.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$300,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$1,255,730 92	\$590 43	
Deduct re-insurance, rebate, abatement and return premiums	602,245 93	255 10	
Received for premiums other than perpetuals.....	\$653,484 99	\$335 33	\$653,820 32
Rents for company's property, including \$2,400.00, for com- pany's occupancy of its own buildings.....		\$ 3,600 00	
Interest on bonds and dividends on stocks.....		64,004 54	
on deposits.....		657 57	
Total rents and interest.....			68,262 11
Total income during the year.....			\$ 722,082 43
Amount of net or ledger assets December 31, 1913.....			1,614,085 05
Total			\$2,336,167 45

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$96,822.10, occurring in previous years).....	\$742,088 35	\$5,767 09	
Deduct amount received for salvage and re-in- surance	286,641 70	3,751 67	
Net amount paid for losses.....	\$455,446 65	\$2,015 42	\$457,462 07
Expenses of adjustment and settlement of losses.....			5,958 15
Commissions or brokerage.....			112,955 52
Allowances to agencies for miscellaneous agency expenses.....			22 94
Salaries, \$66,238.53 and expenses \$10,519.97, of special and general agents..			76,758 50
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....			4,520 38
Rents (including \$2,400.00, for company's occupancy of its own buildings)..			3,867 73
Advertising, printing and stationery.....			7,240 38

Postage, telegrams, telephone and express.....	\$ 5,273 61
Legal expenses.....	504 47
Furniture and fixtures.....	106 88
Maps, including corrections.....	644 60
Underwriters' Boards, etc.....	11,634 85
Fire departments, fire patrol, salvage corps, assessments, etc.....	6,535 39
Inspection and surveys.....	1,176 36
Repairs and expenses on real estate.....	12 25
Taxes on real estate.....	1,093 75
Taxes on premiums.....	17,149 08
Insurance Department fees, agents' licenses, etc.....	5,773 04
All other licenses, fees and taxes.....	11,780 95
Paid stockholders for interest or dividends (amount declared during the year, \$12,000.00)	12,000 00
Loss on sales or maturity of ledger assets, bonds, \$2,689.99; stocks, \$715.00..	3,404 99
All other disbursements.....	4,170 38
Total disbursements.....	<u>\$750,047 27</u>
Balance	<u>\$1,586,120 21</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 22,000 00
Book value of bonds and stocks, excluding interest.....	1,344,524 75
Cash deposited in bank.....	64,028 36
Agents' balances.....	155,567 10
Total ledger assets.....	<u>\$1,586,120 21</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	22,365 88
Market value of real estate over book value.....	1,500 00
Gross assets	<u>\$1,609,986 04</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 908 13
Book value of ledger assets over market value, bonds and stocks	96,813 75
Total	<u>97,721 88</u>
Total admitted assets.....	<u>\$1,512,264 16</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 7,040 05
Losses reported and unadjusted.....	79,772 05
Losses resisted.....	9,498 26
Gross amount of unpaid losses.....	<u>\$ 96,310 36</u>
Deduct re-insurance.....	25,695 16
Net amount of unpaid losses.....	<u>\$ 70,615 20</u>

Unearned premiums.....	\$ 588,125 06
Re-insurance and return premiums due other companies.....	1,061 23
Estimated Federal, State and other taxes hereafter payable.....	18,938 77
Liabilities, except capital and surplus.....	\$678,740 26
Capital paid up in cash.....	\$300,000 00
Surplus	533,523 90
Surplus to policyholders.....	833,523 90
Total	<u>\$1,512,264 16</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$152,859,792 00	\$1,602,912 58
Written or renewed during the year.....	116,607,222 00	1,255,730 92
Total	\$269,467,014 00	\$2,858,643 50
Deduct those expired and marked off as terminated.....	109,119,384 00	1,200,693 84
In force at the end of year.....	\$160,347,630 00	\$1,657,949 66
Deduct amount re-insured.....	51,772,917 00	523,779 16
Net amount in force at the end of the year.....	<u>\$108,574,713 00</u>	<u>\$1,134,170 50</u>

	Marine and Inland Risks.	Premiums.
Written or renewed during the year.....	\$117,862 00	\$590 43
Deduct those expired and marked off as terminated.....	117,862 00	590 43

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$14,916,140 51
Losses paid since organization.....	8,099,688 61
Stock owned by directors, at par value.....	71,800 09

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$997,203 00
Premiums received.....	12,543 01
Losses paid.....	7,235 74
Losses incurred.....	5,208 77
Paid for 2% tax on premiums.....	250 86

MICHIGAN COMMERCIAL INSURANCE COMPANY.

Located in Lansing, Mich. Incorporated December, 1904; commenced business January, 1905.

F. D. BENNETT, *President.*

A. D. BAKER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$400,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$948,609 01	\$108,459 00	
Deduct re-insurance, rebate, abatement and return premiums	527,586 20	67,569 96	
	<u>421,022 81</u>	<u>40,889 04</u>	
Received for premiums other than perpetuals....			\$461,911 85
Rents for company's property, including \$1,500.00 for com- pany's occupancy of its own buildings.....		\$ 1,567 36	
Interest on mortgage loans.....		33,262 40	
on bonds and dividends on stocks.....		5,610 00	
on deposits.....		<u>1,129 77</u>	
Total rents and interest.....			41,569 53
Total income during the year.....			<u>\$503,481 38</u>
Amount of net or ledger assets December 31, 1913.....			919,633 73
Total			<u><u>\$1,423,115 11</u></u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$75,808.77, occurring in previous years.....)	\$509,177 15	\$30,886 89	
Deduct amount received for salvage and re-in- surance	256,300 13	19,133 14	
	<u>252,877 02</u>	<u>11,753 75</u>	
Net amount paid for losses.....			\$264,630 77
Expenses of adjustment and settlement of losses.....			5,002 38
Commissions or brokerage.....			81,492 26
Allowances to agencies for miscellaneous agency expenses.....			22 69
Salaries, \$21,188.98, and expenses, \$21,841.21, of special and general agents.			43,030 19
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....			30,212 58
Rents (including \$1,500.00, for company's occupancy of its own buildings)..			3,891 66

Advertising, printing and stationery.....	\$ 5,855 12
Postage, telegrams, telephone and express.....	5,730 22
Legal expenses.....	97 48
Furniture and fixtures.....	1,059 78
Maps, including corrections.....	2,947 93
Underwriters' Boards, etc.....	5,250 31
Fire departments, fire patrol, salvage corps, assessments, etc.....	5,512 79
Inspection and surveys.....	5,577 51
Repairs and expenses on real estate.....	1,362 40
Taxes on real estate.....	195 45
Taxes on premiums.....	10,809 07
Insurance Department fees, agents' licenses, etc.....	4,108 15
All other licenses, fees and taxes.....	8,539 93
All other disbursements.....	5,569 13
<hr/>	
Total disbursements.....	\$490,898 80
<hr/>	
Balance	\$932,216 31
<hr/> <hr/>	

LEDGER ASSETS.

Book value of real estate.....	\$ 13,821 11
Loans on mortgage (first liens) on real estate.....	608,713 80
Book value of bonds.....	117,000 00
Cash deposited in bank.....	91,500 99
Agents' balances.....	101,180 41
<hr/>	
Total ledger assets.....	\$932,216 31

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$10,272 52
Interest accrued on bonds.....	1,551 50
Interest accrued on other assets.....	197 77
<hr/>	
Total	12,021 79
Market value of real estate over book value.....	1,204 33
<hr/>	
Gross assets.....	\$945,442 42

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$8,656 46
Book value of ledger assets over market value, bonds.....	1,252 00
<hr/>	
Total	9,908 46
<hr/>	
Total admitted assets.....	\$935,533 97
<hr/> <hr/>	

LIABILITIES.

Losses adjusted and unpaid.....	\$25,080 93	
Losses reported and unadjusted.....	74,335 51	
Losses resisted.....	17,859 74	
	<hr/>	
Gross amount of unpaid losses.....	\$117,276 18	
Deduct re-insurance.....	62,447 74	
	<hr/>	
Net amount of unpaid losses.....		\$ 54,828 44
Unearned premiums.....		267,695 28
Salaries, rent, expenses, etc., due or accrued.....		1,250 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		250 00
Estimated Federal, State and other taxes hereafter payable.....		11,500 00
		<hr/>
Liabilities, except capital and surplus.....		\$335,523 72
Capital paid up in cash.....	\$400,000 00	
Surplus	200,010 25	
	<hr/>	
Surplus to policyholders.....		600,010 25
		<hr/>
Total		\$935,533 57
		<hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$128,307,336 00	\$1,410,821 83
Written or renewed during the year.....	84,589,003 00	948,609 01
	<hr/>	<hr/>
Total	\$212,896,339 00	\$2,359,430 84
Deduct those expired and marked off as terminated.....	89,369,952 00	1,035,978 65
	<hr/>	<hr/>
In force at the end of year.....	\$123,526,387 00	\$1,323,452 19
Deduct amount re-insured.....	79,892,293 00	832,479 06
	<hr/>	<hr/>
Net amount in force at the end of the year.....	\$43,634,094 00	\$490,973 13
	<hr/>	<hr/>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$6,398,142 21
Losses paid since organization.....	3,670,086 47
Stock owned by directors, at par value.....	188,550 00
	<hr/>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$2,038,561 00	\$25,350 00	\$2,063,911 00
Premiums received.....	22,979 12	415 56	23,394 68
Losses paid.....	12,661 19	280 81	12,942 00
Losses incurred.....	17,100 39	306 71	17,407 10
Paid for 2% tax on premiums.....			468 00
			<hr/>

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

*Located in Detroit, Mich. Incorporated 1880; commenced business 1881.*D. M. FERRY, JR., *President.*H. E. EVERETT, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$400,000 00

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$1,142,320 83	
Deduct re-insurance, rebate, abatement and return premiums	441,513 31	
	<hr/>	
Received for premiums other than perpetuals.....		\$700,807 52
Interest on mortgage loans.....	\$30,753 29	
on bonds and dividends on stocks.....	26,217 24	
from all other sources.....	5,162 26	
	<hr/>	
Total interest.....		62,132 79
Profit on sale or maturity of ledger assets, stocks.....		8,550 00
Agents' balances previously charged off.....		7 20
	<hr/>	
Total income during the year.....	\$	771,497 51
Amount of net or ledger assets December 31, 1913.....		1,538,005 40
	<hr/>	
Total	\$2,309,502 31	
	<hr/>	

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$53,824.08, occurring in previous years).....	\$562,141 90	
Deduct amount received for salvage and re-insurance.....	134,302 89	
	<hr/>	
Net amount paid for losses.....		\$427,839 01
Expenses of adjustment and settlement of losses.....		7,093 01
Commissions or brokerage.....		176,877 03
Allowances to agencies for miscellaneous agency expenses.....		574 77
Salaries, \$15,014.86, and expenses, \$10,973 87, of special and general agents..		25,988 73
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		25,049 66
Rents		4,999 92
Advertising, printing and stationery.....		18,679 94
Postage, telegrams, telephone and express.....		3,674 80
Legal expenses.....		1,014 92
Furniture and fixtures.....		149 00
Maps, including corrections.....		2,226 19

Underwriters' Boards, etc.....	\$10,121 62
Fire departments, fire patrol, salvage corps, assessments, etc.....	8,884 69
Inspection and surveys.....	9,157 67
Taxes on premiums.....	18,365 22
Insurance Department fees, agents' licenses, etc.....	3,773 42
All other licenses, fees and taxes.....	1,719 32
Paid stockholders for interest or dividends (amount declared during the year, \$40,000.00)	40,000 00
Loss on sales or maturity of ledger assets, bonds.....	2,125 00
Gross decrease in book value of ledger assets, bonds.....	4,736 40
All other disbursements.....	5,715 99
Total disbursements.....	<u>\$798,762 31</u>
Balance	<u><u>\$1,510,740 60</u></u>

LEDGER ASSETS.

Book value of real estate.....	\$ 69,543 26
Loans on mortgage (first liens) on real estate.....	520,906 05
Book value of bonds, excluding interest.....	665,000 00
Cash in company's office.....	10,836 47
Cash deposited in bank.....	62,187 72
Agents' balances.....	182,167 10
Deposit with Philadelphia Underwriters' Association.....	100 00
Total ledger assets.....	<u>\$1,510,740 60</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 8,270 85
Interest accrued on bonds.....	10,320 32
Interest accrued on other assets.....	439 74
Total	<u>19,030 91</u>
Gross assets.....	<u>\$1,529,771 51</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$2,879 94
Book value of ledger assets over market value.....	2,510 00
Total	<u>5,389 94</u>
Total admitted assets.....	<u><u>\$1,524,381 57</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$42,364 37
Losses reported and unadjusted.....	57,201 59
Losses resisted.....	1,500 00
Gross amount of unpaid losses.....	<u>\$101,065 96</u>
Deduct re-insurance.....	41,431 30
Net amount of unpaid losses.....	<u><u>\$ 59,634 66</u></u>

Unearned premiums.....	\$685,952 41
Cash dividends remaining unpaid to stockholders.....	20,000 00
Salaries, rent, expenses, etc., due or accrued.....	615 42
Commissions, brokerage and other charges due or to become due to agents and brokers.....	3,183 88
Estimated Federal, State and other taxes hereafter payable.....	9,000 00
Liabilities, except capital and surplus.....	\$778,386 87
Capital paid up in cash.....	\$100,000 00
Surplus	345,995 20
Surplus to policyholders.....	745,995 20
Total	\$1,524,381 87

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$140,417,430 00	\$1,470,391 06
Written or renewed during the year.....	104,715,416 00	1,142,320 83
Excess of original premium over amount received for re-insurance		146 66
Total	\$245,132,846 00	\$2,612,858 55
Deduct those expired and marked off as terminated.....	95,023,157 00	1,066,709 03
In force at the end of year.....	\$150,109,689 00	\$1,546,149 52
Deduct amount re-insured.....	21,966,184 00	227,349 51
Net amount in force at the end of the year.....	\$128,143,505 00	\$1,318,800 01

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$14,111,948 09
Losses paid since organization.....	7,672,658 70
Stock owned by directors, at par value.....	\$4,600 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$515,750 00
Premiums received.....	6,874 38
Losses paid.....	6,325 26
Losses incurred.....	6,224 55
Paid for 2% tax on premiums.....	125 81

MILWAUKEE MECHANICS INSURANCE COMPANY.

Located in Milwaukee, Wis. Incorporated February, 1852; commenced business April, 1852.

WILLIAM L. JONES, *President.*

OSCAR GRIEBLING, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$2,864,302 12
Deduct re-insurance, rebate, abatement and return premiums	937,491 85
Received for premiums other than perpetuals.....	\$1,926,810 27
Rents for company's property, including \$1,333.33, for com- pany's occupancy of its own buildings.....	\$ 1,803 83
Interest on mortgage loans.....	89,272 10
on bonds and dividends on stocks.....	93,984 93
on deposits	2,349 77
from all other sources.....	508 19
Total rents and interest.....	187,918 82
Profit on sale or maturity of ledger assets.....	10,681 25
Agents' balances previously charged off.....	87 30
Borrowed money.....	50,000 00
Gross increase by adjustment in book value of ledger assets.....	7,280 60
Total income during the year.....	\$2,182,778 24
Amount of net or ledger assets December 31, 1913.....	4,398,410 46
Total	\$6,581,158 70

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$136,191.68, occurring in previous years)	\$1,615,329 01
Deduct amount received for salvage and re-insurance.....	326,539 43
Net amount paid for losses.....	\$1,288,789 58
Expenses of adjustment and settlement of losses.....	38,098 46
Commissions or brokerage.....	447,913 35
Salaries, \$56,759.12, and expenses, \$37,862.28, of special and general agents. .	94,621 40
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	100,604 14
Rents (including \$1,333.33, for company's occupancy of its own buildings)...	11,301 71
Advertising, printing and stationery.....	15,844 51

Postage, telegrams, telephone and express.....	\$18,787 75
Legal expenses.....	440 85
Furniture and fixtures.....	7,536 26
Maps, including corrections.....	5,611 33
Underwriters' Boards, etc.....	4,258 92
Fire departments, fire patrol, salvage corps, assessments, etc.....	22,389 86
Inspection and surveys.....	25,326 38
Repairs and expenses on real estate.....	14 76
Taxes on real estate.....	1,517 52
Taxes on premiums.....	56,894 68
Insurance Department fees, agents' licenses, etc.....	17,696 19
All other licenses, fees and taxes.....	11,992 72
Paid stockholders for interest or dividends (amount declared during the year, \$120,000.00)	120,000 00
Decrease in liabilities during the year on account of re-insurance treaties.....	1,105 44
Gross decrease in book value of ledger assets.....	45,952 00
Agents' balances charged off.....	10,199 61
Borrowed money repaid.....	50,000 00
All other disbursements.....	10,091 22
Total disbursements.....	\$2,406,989 04
Balance	\$4,174,199 66

LEDGER ASSETS.

Book value of real estate.....	\$ 27,300 00
Loans on mortgage (first liens) on real estate.....	1,719,784 96
Book value of bonds and stocks, excluding interest.....	1,842,717 50
Cash in company's office.....	13,064 68
Cash deposited in bank.....	224,707 47
Agents' balances.....	345,043 88
Deposit with Milwaukee Board of Fire Underwriters.....	100 00
Due from Munich Re-insurance Co.....	1,481 17
Total ledger assets.....	\$4,174,199 66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$28,489 96
Interest accrued on bonds.....	15,258 32
Interest accrued on other assets.....	273 33
Total	44,021 61
Gross assets	\$4,218,221 27

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$7,221 35
Market value of special deposit in excess of corresponding liabilities	7,784 45
Total	15,005 80
Total admitted assets.....	\$4,203,215 47

LIABILITIES.

Losses adjusted and unpaid.....	\$ 45,910 25
Losses reported and unadjusted.....	225,877 26
Losses resisted.....	20,700 00
Gross amount of unpaid losses.....	\$292,487 51
Deduct re-insurance.....	64,256 84
Net amount of unpaid losses.....	\$ 228,230 67
Unearned premiums on risks.....	2,259,601 15
Salaries, rent, expenses, etc., due or accrued.....	5,000 00
Taxes due or accrued.....	75,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	20,000 00
Funds held under re-insurance treaties.....	8,228 18
Reserved for dividends.....	30,000 00
Liabilities, except capital and surplus.....	\$2,626,060 00
Capital paid up in cash.....	\$1,000,000 00
Surplus	577,155 47
Surplus to policyholders.....	1,577,155 47
Total	\$4,203,215 47

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$496,321,278 00	\$5,177,900 48
Written or renewed during the year.....	269,902,566 00	2,864,302 12
Excess of original premiums over amount received for re-insurance		8,113 18
Total	\$766,223,844 00	\$8,050,315 78
Deduct those expired and marked off as terminated.....	257,696,433 00	2,839,655 42
In force at the end of year.....	\$508,527,411 00	\$5,210,660 36
Deduct amount re-insured.....	68,162,691 00	772,100 72
Net amount in force at the end of the year.....	\$440,364,720 00	\$4,438,559 64

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$38,355,165 00
Losses paid since organization.....	20,103,272 00
Stock owned by directors, at par value.....	282,390 00
Loaned to stockholders, not officers.....	2,400 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Tornado.	Aggregate.
Risks written.....	\$1,162,588 00	\$25,100 00	\$1,187,688 00
Premium received.....	20,718 49	211 20	20,929 69
Losses paid.....	38,415 49	12 50	38,427 99
Losses incurred.....	40,056 28	12 50	40,068 78
Paid for 2% tax on premiums.....			418 59

NATIONAL FIRE INSURANCE COMPANY.

*Located in Hartford, Conn. Incorporated June, 1869; commenced business December, 1871.*JAMES NICHOLS, *President.*G. H. TRYON, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$2,000,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$13,800,358 07
Deduct re-insurance, rebate, abatement and return premiums	5,156,807 14
Received for premiums other than perpetuals.....	\$8,643,550 93
Rents for company's property, including \$20,000.00, for company's occupancy of its own buildings.....	\$ 33,236 52
Interest on mortgage loans.....	84,125 16
on bonds and dividends on stocks.....	501,215 38
on deposits.....	14,021 71
from all other sources.....	7,355 68
Total rents and interest.....	639,954 45
Profit on sale or maturity of ledger assets.....	9,143 83
Agents' balances previously charged off.....	777 44
Increase in liabilities on account of re-insurance treaties.....	8,886 53
Borrowed money.....	788,057 92
Total income during the year.....	\$10,090,371 10
Amount of net or ledger assets December 31, 1913.....	15,571,361 71
Total	<u>\$25,661,732 81</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$385,201.70, occurring in previous years).....	\$6,867,182 78
Deduct amount received for salvage and re-insurance.....	2,064,879 44
Net amount paid for losses.....	\$4,802,303 34
Expenses of adjustment and settlement of losses.....	56,577 32
Commissions or brokerage.....	1,549,928 66
Allowances to agencies for miscellaneous agency expenses.....	1,731 49
Salaries, \$711,499.54, and expenses, \$216,407.66, of special and general agents.	927,907 20
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	227,567 68

Rents (including \$20,000.00, for company's occupancy of its own buildings) ..	\$ 51,525 16
Advertising, printing and stationery.....	98,490 95
Postage, telegrams, telephone and express.....	73,428 86
Legal expenses.....	17,275 19
Furniture and fixtures.....	9,417 22
Maps, including corrections.....	12,593 30
Underwriters' Boards, etc.....	114,480 03
Fire departments, fire patrol salvage corps, assessments, etc.....	56,086 38
Inspection and surveys.....	15,560 08
Repairs and expenses on real estate.....	3,946 82
Taxes on real estate.....	9,131 93
Taxes on premiums.....	178,180 95
Insurance Department fees, agents' licenses, etc.....	30,191 59
All other licenses, fees and taxes.....	101,823 87
Paid stockholders for interest or dividends (amount declared during the year, \$400,000.00)	400,000 00
Loss on sales or maturity of ledger assets.....	14,698 98
Agents' balances charged off.....	1,590 05
Borrowed money repaid.....	788,057 92
All other disbursements.....	33,796 44
Total disbursements.....	\$9,575,396 41
Balance	\$16,086,336 40

LEDGER ASSETS.

Book value of real estate.....	\$ 587,338 04
Loans on mortgage (first liens) on real estate.....	1,739,775 00
Book value of bonds and stocks, excluding interest.....	10,686,137 41
Cash in company's office.....	3,771 64
Cash deposited in bank.....	1,443,245 08
Agents' balances.....	1,379,035 20
Bills receivable, taken for fire risks.....	232,592 13
Collections due from insurance agents.....	12,500 00
Other ledger assets.....	1,941 90
Total ledger assets.....	\$16,086,336 40

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 33,851 48
Interest due and accrued on bonds.....	144,763 19
Total	178,614 67
Market value of real estate over book value.....	15,229 45
Gross assets.....	\$16,280,180 52

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 25,696 87
Bills receivable, past due, taken for fire risks.....	15,059 78
Overdue and accrued interest on bonds in default.....	17,561 67
Market value of special deposits in excess of corresponding liabilities	140,274 15

Book value of ledger assets over market value, bonds and stocks	\$17,274 32	
Other assets not admitted.....	14,588 29	
Total		\$230,455 08
Total admitted assets.....		<u>\$16,049,725 44</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 265,498 32	
Losses reported and unadjusted.....	1,050,346 09	
Losses resisted.....	113,204 93	
Gross amount of unpaid losses.....	\$1,429,049 34	
Deduct re-insurance.....	553,855 49	
Net amount of unpaid losses.....		\$ 875,193 85
Unearned premiums on risks.....		\$,909,007 78
Salaries, rent, expenses, etc., due or accrued.....		23,319 75
Taxes due or accrued.....		225,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers		26,680 25
Fund held under re-insurance treaties.....		84,348 59
Special reserve fund covering contingent liabilities.....		300,000 00
Liabilities, except capital and surplus.....		<u>\$10,443,550 22</u>
Capital paid up in cash.....	\$2,000,000 00	
Surplus	3,606,175 22	
Surplus to policyholders.....		<u>5,606,175 22</u>
Total		<u>\$16,049,725 44</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$1,919,601,851 00	\$19,531,772 35
Written or renewed during the year.....	1,472,855,884 00	13,800,358 07
Excess of original premiums over amount received for re-in- surance		541,805 71
Total	\$3,392,457,735 00	\$33,873,933 13
Deduct those expired and marked off as terminated.....	1,255,705,545 00	12,549,571 30
In force at the end of year.....	\$2,136,752,190 00	\$21,324,361 83
Deduct amount re-insured.....	467,965,426 00	4,251,242 83
Net amount in force at the end of the year.....	<u>\$1,668,786,764 00</u>	<u>\$17,073,119 00</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$113,548,315 29
Losses paid since organization.....	59,580,651 98
Stock owned by directors, at par value.....	<u>194,500 00</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$9,291,993 00
Premiums received.....	89,616 42
Losses paid.....	56,800 42
Losses incurred.....	54,748 71
Paid for 2% tax on premiums.....	1,792 33

NATIONAL UNION FIRE INSURANCE COMPANY.

Located in Pittsburgh, Pa. Incorporated February, 1901; commenced business March, 1901.

E. E. COLE, *President.*

W. F. BRAUN, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$4,694,963 88
Deduct re-insurance, rebate, abatement and return premiums	2,725,592 36
Received for premiums other than perpetuals.....	\$1,969,371 52
Rents for company's property.....	\$ 2,442 04
Interest on mortgage loans.....	31,322 06
on collateral loans.....	6,037 50
on bonds and dividends on stocks.....	132,520 56
on deposits	3,273 96
from all other sources.....	739 97
Total rents and interest.....	176,335 09
Profit on sale or maturity of ledger assets.....	2,734 74
Agents' balances previously charged off.....	250 72
Borrowed money.....	250,000 00
From all other sources.....	529 41
Total income during the year.....	\$2,399,222 48
Amount of net or ledger assets December 31, 1913.....	4,750,490 73
Total	\$7,149,713 21

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$237,441 95, occurring in previous years).....	\$2,603,413 74
Deduct amount received for salvage and re-insurance.....	999,387 76
Net amount paid for losses.....	\$1,604,025 98
Expenses of adjustment and settlement of losses.....	38,739 65
Commissions or brokerage.....	397,171 19
Allowances to agencies for miscellaneous agency expenses.....	13,227 41
Salaries, \$87,163.03, and expenses, \$54,086.28, of special and general agents.	141,249 31
Salaries, fees and all other charges of officers, directors, trustees and home office employes.....	138,632 13
Rents	15,940 20
Advertising, printing and stationery.....	26,888 73
Postage, telegrams, telephone and express.....	15,365 52
Legal expenses	346 11
Furniture and fixtures.....	1,600 30
Maps, including corrections.....	6,533 28
Underwriters' Boards, etc.....	31,234 12
Fire departments, fire patrol, salvage corps, assessments, etc.....	10,411 29
Inspection and surveys.....	5,205 67
Repairs and expenses on real estate.....	239 04
Taxes on real estate.....	542 18
Taxes on premiums.....	75,302 38
Insurance Department fees, agents' licenses, etc.....	18,611 49
All other licenses, fees and taxes.....	13,316 76
Paid stockholders for interest or dividends (amount declared during the year, \$45,000.00)	90,000 00
Decrease in liabilities during the year on account of re-insurance treaties..	17,351 83
Agents' balances charged off.....	749 88
Borrowed money repaid.....	150,000 00
All other disbursements.....	1,844 44
Total disbursements	\$2,814,528 99
Balance	\$4,335,181 22

LEDGER ASSETS.

Book value of real estate.....	\$ 30,654 40
Loans on mortgage (first liens) on real estate.....	487,625 00
Loans secured by pledge of bonds, stocks, or other collateral..	115,000 00
Book value of bonds and stocks, excluding interest.....	2,834,387 67
Cash in company's office.....	11,688 00
Cash deposited in bank.....	199,627 64
Agents' balances.....	537,899 10
Bills receivable, taken for fire risks.....	42,994 03
Due from other companies.....	75,308 38
Total ledger assets.....	\$4,335,181 22

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 8,118 24
Interest accrued on bonds.....	36,876 58
Interest accrued on collateral loans.....	1,648 41
Total	<u>\$46,643 23</u>
Gross assets.....	<u>\$4,381,827 45</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$19,070 73
Bills receivable, past due, taken for fire risks.....	36,243 41
Book value of ledger assets over market value, bonds and stocks	69,597 32
Total	<u>124,911 46</u>
Total admitted assets.....	<u>\$4,256,915 99</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 94,152 70
Losses reported and unadjusted.....	316,097 74
Losses resisted.....	41,413 92
Gross amount of unpaid losses.....	<u>\$451,664 36</u>
Deduct re-insurance.....	<u>159,037 70</u>
Net amount of unpaid losses.....	\$ 292,626 66
Unearned premiums on risks.....	2,479,502 43
Interest due or accrued remaining unpaid.....	516 67
Salaries, rent, expenses, etc., due or accrued.....	4,458 02
Due and to become due for borrowed money.....	100,000 00
Taxes due or accrued.....	55,000 00
Funds held under re-insurance treaties.....	61,471 98
Liabilities, except capital and surplus.....	<u>\$2,993,575 76</u>
Capital paid up in cash.....	\$1,000,000 00
Surplus	263,340 23
Surplus to policyholders.....	<u>1,263,340 23</u>
Total	<u>\$4,256,915 99</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$573,594,584 00	\$6,961,852 21
Written or renewed during the year.....	398,071,243 00	4,694,963 88
Excess of original premiums over amount received for re-in- surance		4,107 77
Total	<u>\$971,665,827 00</u>	<u>\$11,660,923 36</u>
Deduct those expired and marked off as terminated.....	392,862,860 00	4,906,746 24
In force at the end of year.....	<u>\$578,802,967 00</u>	<u>\$6,754,177 62</u>
Deduct amount re-insured.....	164,897,447 00	1,936,919 88
Net amount in force at the end of the year.....	<u>\$413,905,520 00</u>	<u>\$4,817,257 74</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$20,555,362 75
Losses paid since organization.....	11,404,315 84
Stock owned by directors, at par value.....	341,500 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$4,061,400 90
Premiums received.....	99,635 08
Losses paid.....	117,949 59
Losses incurred.....	123,378 05
Paid for 2% tax on premiums.....	1,997 43

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Located in Manchester, N. H. Incorporated July, 1869; commenced business April, 1870.

FRANK W. SARGEANT, *President.*

FRANK E. MARTIN,
LEWIS W. CROCKETT, } *Secretaries.*
WILLIAM B. BURPEE, }

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,350,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$3,833,334 84
Deduct re-insurance, rebate, abatement and return premiums	1,083,441 40
Received for premiums other than perpetuals.....	\$2,749,893 44
Rents for company's property, including \$1,500.00 for com- pany's occupancy of its own buildings.....	\$ 11,449 62
Interest on mortgage loans.....	6,396 16
on collateral loans.....	1,061 09
on bonds and dividends on stocks.....	251,738 63
Total rents and interest.....	270,645 90
Profit on sale or maturity of ledger assets, bonds.....	406 25
Agents' balances previously charged off.....	164 80
Increase in liabilities on account of re-insurance treaties.....	23,616 45
Borrowed money.....	300,000 00

Increase in book value of ledger assets, stocks.....	\$349,387 50
From all other sources.....	609 00
Total income during the year.....	\$3,694,713 94
Amount of net or ledger assets December 31, 1913.....	5,778,313 31
Total	<u>\$9,473,027 25</u>

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$240,051.94, occurring in previous years)	\$2,025,988 63
Deduct amount received for salvage and re-insurance.....	499,953 18
Net amount paid for losses.....	\$1,526,035 45
Expenses of adjustment and settlement of losses.....	18,901 43
Commissions or brokerage.....	583,695 67
Allowances to agencies for miscellaneous agency expenses.....	84,304 41
Salaries, \$67,299.44, and expenses, \$66,480.55, of special and general agents...	133,779 99
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	78,017 77
Rents, including \$1,500.00 for company's occupancy of its own buildings.....	1,500 00
Advertising, printing and stationery.....	24,054 62
Postage, telegrams, telephone and express.....	8,140 39
Legal expenses.....	4,758 97
Furniture and fixtures.....	717 63
Maps, including corrections.....	8,483 66
Underwriters' Boards, etc.....	31,095 78
Fire departments, fire patrol, salvage corps, assessments, etc.....	3,346 85
Inspection and surveys.....	15,989 24
Repairs and expenses on real estate.....	5,355 89
Taxes on real estate.....	1,781 71
Taxes on premiums.....	69,230 09
Insurance Department fees, agents' licenses, etc.....	12,337 84
All other licenses, fees and taxes.....	22,372 61
Paid stockholders for interest or dividends (amount declared during the year, \$135,000.00)	135,030 00
Interest paid to banks.....	8,175 69
Loss on sales or maturity of ledger assets, bonds.....	1,312 50
Gross decrease in book value of ledger assets, bonds and stocks.....	695,016 00
Agents' balances charged off.....	790 60
Borrowed money repaid.....	300,000 00
All other disbursements.....	9,511 75
Total disbursements.....	<u>\$3,783,741 74</u>
Balance	<u>\$5,689,290 51</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 162,077 50
Loans on mortgage (first liens) on real estate.....	39,500 00
Book value of bonds and stocks, excluding interest.....	4,895,960 07
Cash in company's office.....	902 72

Cash deposited in bank.....	\$119,968 93	
Agents' balances.....	470,881 29	
		<hr/>
Total ledger assets.....		\$5,689.290 51

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 350 13	
Interest due and accrued on bonds.....	51,038 27	
		<hr/>
Total		51.388 40
Market value of real estate over book value.....		18,650 00
Market value of bonds and stocks over book value.....		609,683 43
Due from Munich Re-insurance Company.....		15 21
		<hr/>
Gross assets.....		\$6,369.027 55

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 5,184 50	
Overdue and accrued interest on bonds in default.....	533 33	
Market value of special deposits in excess of corresponding liabilities	13,230 63	
		<hr/>
Total		18,948 46
		<hr/>
Total admitted assets.....		\$6,350.079 09

LIABILITIES.

Losses adjusted and unpaid.....	\$123,709 22	
Losses reported and unadjusted.....	292,949 10	
Losses resisted.....	17,500 00	
		<hr/>
Gross amount of unpaid losses.....	\$434,158 32	
Deduct re-insurance.....	115,489 45	
		<hr/>
Net amount of unpaid losses.....		\$ 318,668 87
Unearned premiums.....		2,569.137 01
Cash dividends remaining unpaid to stockholders.....		67,500 00
Salaries, rent, expenses, etc., due or accrued.....		15,000 00
Sinking fund for office building.....		125,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers		10,000 00
Funds held under re-insurance treaties.....		23,616 45
Reserve for unpaid return premiums.....		75,442 98
Estimated Federal, State and other taxes hereafter payable.....		70,000 00
		<hr/>
Liabilities, except capital and surplus.....		\$3,274.365 31
Capital paid up in cash.....	\$1,350,000 00	
Surplus	1,725,713 78	
		<hr/>
Surplus to policyholders.....		3,075,713 78
		<hr/>
Total		\$6,350.079 09

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$508,799,325 00	\$5,416,670 76
Written or renewed during the year.....	362,970,541 00	3,833,334 84
Total	\$871,769,866 00	\$9,250,005 60
Deduct those expired and marked off as terminated.....	301,725,963 00	3,434,251 77
In force at the end of year.....	\$570,043,903 00	\$5,815,753 83
Deduct amount re-insured.....	77,514,560 00	779,413 31
Net amount in force at the end of the year.....	\$492,529,343 00	\$5,036,340 52

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$46,653,353 56
Losses paid since organization.....	25,530,418 96
Stock owned by directors, at par value.....	257,800 00
Loaned to stockholders, not officers.....	4,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$1,686,635 00
Premiums received.....	21,858 95
Losses paid.....	9,666 89
Losses incurred.....	10,718 94
Paid for 2% tax on premiums.....	490 56

NEW JERSEY FIRE INSURANCE COMPANY.

Located in Newark, N. J. Incorporated December, 1910; commenced business April, 1911.

WILLIAM G. WHILDEN, *President.*

GEO. E. LYON, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$1,260,376 08	\$6,255 50
Deduct re-insurance, rebate, abatement and return premiums	559,144 38	.....
Received for premiums other than perpetuals.....	\$701,231 70	\$6,255 50
		\$707,487 20

Rents for company's property, including \$6,000.00, for company's occupancy of its own buildings.....	\$19,414 53
Interest on mortgage loans.....	43,527 52
on collateral loans.....	1,344 00
on bonds and dividends on stocks.....	39,337 13
on deposits.....	1,127 50
Total rents and interest.....	\$104,750 68
Profit on sale or maturity of ledger assets.....	33 95
Borrowed money.....	25,000 00
Gross increase by adjustment in book value, ledger assets.....	1,842 80
Total income during the year.....	\$ 839,114 63
Amount of net or ledger assets December 31, 1913.....	2,093,700 05
Total	\$2,932,814 68

DISBURSEMENTS.

	Fire. Marine and Inland.		
Gross amount paid for losses (including \$78,459.73, occurring in previous years).....	\$590,323 06	\$32,317 84	
Deduct amount received for salvage and re-insurance	207,137 25	2,363 42	
Net amount paid for losses.....	\$383,185 81	\$29,954 42	\$413,140 23
Expenses of adjustment and settlement of losses.....			10,727 28
Commissions or brokerage.....			190,810 06
Salaries, \$10,782.00, and expenses, \$12,536.09, of special and general agents.			23,318 09
Salaries, fees and all other charges of officers, directors, trustees and home office employes.....			53,992 40
Rents (including \$6,000.00, for company's occupancy of its own buildings)..			6,180 00
Advertising, printing and stationery.....			8,482 01
Postage, telegrams, telephone and express.....			7,295 81
Legal expenses.....			44 17
Furniture and fixtures.....			1,546 81
Maps, including corrections.....			2,168 06
Underwriters' Boards, etc.....			3,506 60
Fire departments, fire patrol, salvage corps, assessments, etc.....			5,216 77
Inspection and surveys.....			3,505 33
Repairs and expenses on real estate.....			10,875 59
Taxes on real estate.....			4,141 58
Taxes on premiums.....			14,736 58
Insurance Department fees, agents' licenses, etc.....			5,002 60
All other licenses, fees and taxes.....			2,305 09
Decrease in liabilities during the year on account of re-insurance treaties			12,637 71
Loss on sales or maturity of ledger assets.....			65 50
Agents' balances charged off.....			120 15
Borrowed money repaid.....			25,000 00
All other disbursements.....			2,100 56
Total disbursements.....			\$806,918 98
Balance			\$2,125,895 70

LEDGER ASSETS.

Book value of real estate.....	\$298,573 98
Loans on mortgage (first liens) on real estate.....	738,950 00
Loans secured by pledge of bonds, stocks or other collateral..	22,400 00
Book value of bonds and stocks, excluding interest.....	781,335 77
Cash in company's office.....	11,310 64
Cash deposited in bank.....	87,721 88
Agents' balances.....	156,087 23
Due from organization board.....	1,497 10
Re-insurance recoverable on losses paid.....	27,208 89
Other ledger assets.....	810 21
Total ledger assets.....	<u>\$2,125,895 70</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$13,109 79
Interest due and accrued on bonds.....	5,205 78
Rents due and accrued.....	390 48
Total	<u>18,706 05</u>
Gross assets	<u>\$2,144,601 75</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$11,284 59
Book value of ledger assets over market value.....	23,999 77
Total	<u>35,284 36</u>
Total admitted assets.....	<u><u>\$2,109,317 39</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 25,313 00
Losses reported and unadjusted.....	105,454 85
Losses resisted.....	15,787 50
Gross amount of unpaid losses.....	<u>\$146,555 35</u>
Deduct re-insurance.....	47,833 60
Net amount of unpaid losses.....	<u>\$ 98,721 75</u>
Unearned premiums on fire risks.....	\$602,487 52
Unearned premiums on inland navigation risks.....	3,127 75
Unearned premiums as computed above.....	<u>605,615 27</u>
Salaries, rent, expenses, etc., due or accrued.....	921 50
Taxes due or accrued.....	18,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	<u>2,000 00</u>
Liabilities, except capital and surplus.....	<u>\$ 725,258 52</u>

Capital paid up in cash.....	\$1,000,000 00	
Surplus	384,058 87	
Surplus to policyholders.....		\$1,384,058 87
Total		<u>\$2,109,317 39</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$112,433,198 00	\$1,243,862 75
Written or renewed during the year.....	108,234,975 00	1,260,376 08
Excess of original premiums over amount received for re-insurance		5,050 41
Total	\$220,668,173 00	\$2,509,289 24
Deduct those expired and marked off as terminated.....	79,325,238 00	948,552 38
In force at the end of year.....	\$141,342,935 00	\$1,560,736 86
Deduct amount re-insured.....	36,527,321 00	412,696 02
Net amount in force at the end of the year.....	<u>\$104,815,614 00</u>	<u>\$1,148,040 84</u>

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$2,295,416 00	\$50,996 51
Written or renewed during the year.....	500,040 00	6,255 50
Total	\$2,795,456 00	\$57,252 01
Deduct those expired and marked off as terminated.....	2,295,416 00	50,996 51
In force at the end of the year.....	<u>\$500,040 00</u>	<u>\$6,255 50</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$2,252,164 52
Losses paid since organization.....	1,012,132 59
Stock owned by directors, at par value....	<u>59,775 00</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$5,443 00
Premiums received	222 24
Paid for 2% tax on premiums.....	<u>4 44</u>

NIAGARA FIRE INSURANCE COMPANY.

Located in New York, N. Y. Incorporated July, 1850; commenced business August, 1850.

HAROLD HERRICK, *President.*

GEO. W. DEWEY, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$5,659,747 12	\$81,195 16
Deduct re-insurance, rebate, abatement and return premiums	1,887,890 72	25,454 54
Received for premiums other than perpetuals....	\$3,771,856 39	\$55,740 62
Interest on mortgage loans.....		\$ 27,083 20
on bonds and dividends on stocks.....		274,019 79
on deposits.....		3,239 15
from all other sources.....		665 50
Total interest.....		305,007 64
Profit on sale or maturity of ledger assets, bonds.....		15,973 40
Agents' balances previously charged off.....		1,001 25
Total income during the year.....		\$4,149,579 30
Amount of net or ledger assets December 31, 1913.....		7,026,307 31
Total		\$11,175,886 61

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$256,818.73, occurring in previous years).....	\$2,451,705 49	\$40,819 07
Deduct amount received for salvage and re-insurance	656,972 91	1,455 91
Net amount paid for losses.....	\$1,794,732 58	\$39,363 16
Expenses of adjustment and settlement of losses.....		46,908 50
Commissions or brokerage.....		863,098 61
Salaries, \$67,166.48, and expenses, \$57,872.64, of special and general agents....		125,039 12
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		207,062 06
Rents		43,525 49
Advertising, printing and stationery.....		39,976 82
Postage, telegrams, telephone and express.....		24,743 25

Legal expenses.....	\$ 3,851 73
Furniture and fixtures.....	3,858 07
Maps, including corrections.....	12,392 17
Underwriters' Boards, etc.....	53,060 42
Fire departments, fire patrol, salvage corps, assessments, etc.....	8,009 93
Inspection and surveys.....	20,846 87
Taxes on premiums.....	79,979 00
Insurance Department fees, agents' licenses, etc.....	13,497 37
All other licenses, fees and taxes.....	17,599 98
Paid stockholders for interest or dividends (amount declared during the year, \$250,000.00)	250,000 00
Loss on sales or maturity of ledger assets, bonds.....	250 00
Agents' balances charged off.....	1,155 57
All other disbursements.....	10,706 45
Total disbursements.....	<u>\$3,659,656 25</u>
Balance	<u>\$7,516,230 36</u>

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 553,500 00
Book value of bonds and stocks, excluding interest.....	5,834,068 32
Cash in company's office.....	999 10
Cash deposited in bank.....	474,726 92
Agents' balances.....	558,749 63
Due from Citizens Fire Insurance Co. of West Virginia.....	94,186 29
Total ledger assets.....	<u>\$7,516,230 36</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 7,887 83
Interest accrued on bonds.....	29,016 10
Interest accrued on other assets.....	2,315 74
Total	<u>39,219 67</u>
Gross assets.....	<u>\$7,555,450 03</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$41,368 55
Book value of bonds and stocks over market value.....	11,208 32
Total	<u>52,576 87</u>
Total admitted assets.....	<u>\$7,502,873 16</u>

LIABILITIES.

Losses reported and unadjusted.....	\$412,686 08
Losses resisted	43,790 96
Gross amount of unpaid losses.....	<u>\$456,477 04</u>
Deduct re-insurance.....	109,161 92
Net amount of unpaid losses.....	<u>\$ 347,315 12</u>

Unearned premiums	\$3,682,592 68
Salaries, rent, expenses, etc., due or accrued.....	5,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers	5,000 00
Estimated Federal, State and other taxes hereafter payable.....	75,000 00
All other liabilities.....	532 35
Liabilities, except capital and surplus.....	\$4,115,440 15
Capital paid up in cash.....	\$1,000,000 00
Surplus	2,387,433 01
Surplus to policyholders.....	\$3,387,433 01
Total	\$7,502,873 16

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1912.....	\$706,105,472 00	\$7,111,492 21
Written or renewed during the year.....	562,460,069 00	5,659,747 12
Excess of original premiums over amount received for re-in- surance		511,910 05
Total	\$1,268,565,541 00	\$13,283,149 38
Deduct those expired and marked off as terminated.....	439,075,735 00	4,775,193 43
In force at the end of year.....	\$829,489,806 00	\$8,507,955 95
Deduct amount re-insured.....	141,371,022 00	1,516,253 38
Net amount in force at the end of the year.....	\$688,118,784 00	\$6,991,702 57

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$1,061,200 00	\$30,448 09
Written or renewed during the year.....	3,458,125 00	81,195 16
Total	\$4,519,325 00	\$111,643 25
Deduct those expired and marked off as terminated.....	2,023,791 00	51,113 73
In force at the end of the year.....	\$2,495,534 00	\$60,529 52
Deduct amount re-insured.....	1,198,186 00	25,155 38
Net amount in force at the end of the year.....	\$1,297,348 00	\$35,374 14

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$85,759,940 79
Losses paid since organization.....	47,231,128 35
Stock owned by directors, at par value.....	343,250 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$4,608,388 00
Premiums received.....	57,295 72
Losses paid.....	25,986 14
Losses incurred.....	27,628 61
Paid for 2% tax on premiums.....	1,065 70

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY
OF NEW YORK.

Located in New York, N. Y. Incorporated July, 1807; commenced business October, 1897.

E. G. RICHARDS, *President.*J. F. HASTINGS, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$200,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$927,918 19
Deduct re-insurance, rebate, abatement and return premiums	382,130 30
Received for premiums other than perpetuals.....	\$545,787 89
Interest on bonds and dividends on stocks.....	\$87,422 72
on deposits	1,168 42
from all other sources.....	43 15
Total interest.....	\$8,634 29
Profit on sale or maturity of ledger assets, bonds.....	1 11
Total income during the year.....	\$ 634,423 29
Amount of net or ledger assets December 31, 1913.....	2,236,720 46
Total	\$2,871,143 75

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$34,066.47, occurring in previous years).....	\$353,857 03
Deduct amount received for salvage and re-insurance.....	83,478 67
Net amount paid for losses.....	\$270,378 36

Expenses of adjustment and settlement of losses.....	\$ 4,083 88
Commissions or brokerage.....	137,094 59
Allowances to agencies for miscellaneous agency expenses.....	2,973 13
Salaries, fees and all other charges of officers, directors, trustees and home office employes	19,456 15
Rents	2,491 03
Advertising, printing and stationery.....	5,346 38
Postage, telegrams, telephone and express.....	3,096 41
Legal expenses	939 71
Maps, including corrections.....	902 18
Underwriters' Boards, etc.....	7,289 26
Fire Departments, fire patrol, salvage corps, assessments, etc.....	4,693 90
Inspection and surveys.....	857 56
Taxes on premiums.....	7,774 55
Insurance Department fees, agents' licenses, etc.....	1,715 94
All other licenses, fees and taxes.....	5,578 80
Paid stockholders for interest or dividends (amount declared during the year, \$20,000.00)	20,000 00
Gross decrease in book value of ledger assets, bonds.....	459 83
Total disbursements	<u>\$495,131 66</u>
Balance	<u>\$2,376,012 09</u>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,218,927 78
Cash deposited in bank.....	75,675 79
Agents' balances.....	80,908 52
General adjustment bureau.....	400 00
Philadelphia Underwriters' Association.....	100 00
Total ledger assets.....	<u>\$2,376,012 09</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	23,700 00
Gross assets.....	<u>\$2,399,712 09</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 767 50
Book value of ledger assets over market value in excess of corresponding liabilities.....	121,377 78
Total	<u>122,145 25</u>
Total admitted assets.....	<u>\$2,277,566 81</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$13,136 00
Losses reported and unadjusted.....	38,648 55
Losses resisted.....	7,305 00
Gross amount of unpaid losses.....	\$59,089 55
Deduct re-insurance.....	15,417 17
Net amount of unpaid losses.....	\$ 43,672 38
Unearned premiums.....	478,848 62
Salaries, rent, expenses, etc., due or accrued.....	900 00
Commissions, brokerage and other charges due or to become due to agents and brokers	1,200 00
Estimated Federal, State and other taxes hereafter payable.....	12,900 00
Liabilities, except capital and surplus.....	\$ 537,521 00
Capital paid up in cash.....	\$ 200,000 00
Surplus	1,540,045 81
Surplus to policyholders.....	1,740,045 81
Total	\$2,277,566 81

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$160,468,758 00	\$1,233,645 26
Written or renewed during the year.....	119,312,665 00	927,918 13
Total	\$279,781,423 00	\$2,161,563 45
Deduct those expired and marked off as terminated.....	123,363,335 00	958,025 59
In force at the end of year.....	\$156,418,088 00	\$1,203,537 86
Deduct amount re-insured.....	34,216,890 00	270,938 96
Net amount in force at the end of the year.....	\$122,201,198 00	\$932,598 90

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$5,111,745 99
Losses paid since organization.....	1,835,456 46
Stock owned by directors, at par value.....	5,500 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$756,065 00
Premiums received.....	6,843 90
Losses paid	4,139 96
Losses incurred.....	4,286 17
Paid for 2% tax on premiums.....	136 90

NORTH RIVER INSURANCE COMPANY.

Located in New York, N. Y. Incorporated February, 1822; commenced business March, 1822.

WM. E. HUTCHINS, *President.*

FREDERICK H. CRUM, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$500,000 00
	\$500,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$3,408,372 98
Deduct re-insurance, rebate, abatement and return premiums..	1,696,566 32
	\$1,711,806 66
Received for premiums other than perpetuals.....	\$1,711,806 66
Interest on mortgage loans.....	\$10,167 00
on collateral loans.....	347 60
on bonds and dividends on stocks.....	99,073 50
on deposits.....	4,624 67
	114,212 77
Total interest	114,212 77
Profit on sale or maturity of ledger assets, bonds.....	615 37
	\$1,826,634 80
Total income during the year.....	\$1,826,634 80
Amount of net or ledger assets December 31, 1913.....	2,750,876 42
	\$4,577,511 22
Total	\$4,577,511 22

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$121,107.47, occurring in previous years)	\$1,495,359 44
Deduct amount received for salvage and re-insurance.....	574,231 39
	\$921,128 05
Net amount paid for losses.....	\$921,128 05
Expenses of adjustment and settlement of losses.....	31,301 23
Commissions or brokerage.....	415,630 31
Salaries, \$20,329.76, and expenses, \$29,620.42, of special and general agents....	49,950 18
Salaries, fees and all other charges of officers, directors, trustees and home office employes.....	135,324 77
Rents	15,000 00
Advertising, printing and stationery.....	12,905 65
Postage, telegrams, telephone and express.....	5,081 43
Legal expenses	2,097 85
Maps, including corrections.....	4,887 68
Underwriters' Boards, etc.....	24,310 64
Fire departments, fire patrol, salvage corps, assessments, etc.....	9,913 30
Inspections and surveys.....	4,617 23
Taxes on premiums.....	31,808 10
Insurance Department fees, agent' licenses, etc.....	5,897 05

All other licenses, fees and taxes.....	\$ 8,431 41
Paid stockholders for interest or dividends (amount declared during the year, \$50,000.00)	51,991 50
Loss on sales or maturity of ledger assets, bonds and stocks.....	2,588 37
All other disbursements.....	724 66
Total disbursements	<u>\$1,733,589 41</u>
Balance	<u>\$2,843,921 81</u>

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 211,600 00
Loans secured by pledge of bonds, stocks or other collateral.....	8,690 00
Book value of bonds and stocks, excluding interest.....	1,961,331 95
Cash deposited in bank.....	360,076 39
Agents' balances.....	302,223 47
Total ledger assets.....	<u>\$2,843,921 81</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,384 82
Interest accrued on bonds.....	7,624 16
Interest accrued on collateral loans	123 11
Total	<u>11,132 09</u>
Market value of bonds and stocks over book value.....	7,135 05
Gross assets	<u>\$2,862,188 95</u>

ASSETS NOT ADMITTED.

Market value of special deposits in excess of corresponding liabilities.....	2,057 46
Total admitted assets.....	<u>\$2,860,131 49</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 40,352 30
Losses reported and unadjusted.....	241,085 00
Losses resisted	36,370 70
Gross amount of unpaid losses.....	<u>\$317,808 00</u>
Deduct re-insurance.....	104,699 31
Net amount of unpaid losses.....	<u>\$ 213,108 69</u>
Unearned premiums.....	1,486,938 84
Cash dividends remaining unpaid to stockholders.....	161 25
Salaries, rent, expenses, etc., due or accrued.....	2,000 00
Estimated Federal, State and other taxes hereafter payable.....	25,000 00
Liabilities, except capital and surplus.....	<u>\$1,727,208 78</u>

Capital paid up in cash.....	\$500,000 00	
Surplus	632,922 71	
Surplus to policyholders.....		\$1,132,922 71
Total		<u>\$2,860,131 49</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$396,317,652 00	\$4,080,131 98
Written or renewed during the year.....	334,426,345 00	3,408,372 98
Excess of original premiums over amount received for re-insurance		<u>13,807 80</u>
Total	<u>\$730,743,997 00</u>	<u>\$7,502,312 76</u>
Deduct those expired and marked off as terminated.....	308,275,248 00	3,255,202 82
In force at the end of year.....	<u>\$422,468,749 00</u>	<u>\$4,247,109 94</u>
Deduct amount re-insured.....	<u>136,870,130 00</u>	<u>1,394,742 65</u>
Net amount in force at the end of the year.....	<u>\$285,598,619 00</u>	<u>\$2,852,367 29</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$24,633,742 94
Losses paid since organization.....	12,620,898 84
Stock owned by directors, at par value.....	<u>274,025 00</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written ..	\$2,479,232 00
Premiums received.....	32,328 36
Losses paid.....	17,586 72
Losses incurred.....	17,497 72
Paid for 2% tax on premiums.....	<u>646 57</u>

NORTHWESTERN NATIONAL INSURANCE COMPANY.

*Located in Milwaukee, Wis. Incorporated February, 1869; commenced business July, 1869.*WILFORD M. PATTON, *President.*JOSEPH HUEBL, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$1,000,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$3,378,843 47	\$39,328 96	
Deduct re-insurance, rebate, abatement and return premiums	677,027 50	2,665 34	
Received for premiums other than perpetuals.....	\$2,701,815 97	\$36,663 62	\$2,738,479 59
Rents (including \$10,000.00 for company's occupancy of its own buildings)		\$ 10,000 00	
Interest on mortgage loans.....		62,944 09	
on bonds and dividends on stocks.....		208,208 80	
on deposits.....		2,875 76	
from all other sources.....		456 70	
Total rents and interest.....			284,485 35
Agents' balances previously charged off.....			84 82
From all other sources.....			50 00
Total income during the year.....			<u>\$3,023,099 76</u>
Amount of net or ledger assets December 31, 1913.....			<u>7,069,409 22</u>
Total			<u><u>\$10,092,508 98</u></u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$144,443.40, occurring in previous years).....	\$1,520,244 93	\$7,043 20	
Deduct amount received for salvage and re-insurance	183,215 44		
Net amount paid for losses.....	\$1,337,029 52	\$7,043 20	\$1,344,072 72
Expenses of adjustment and settlement of losses.....			41,674 26
Commissions or brokerage.....			657,102 36
Allowances to agencies for miscellaneous expenses.....			7,211 13
Salaries, \$72,270.00, and expenses, \$202,279.48, of special and general agents..			274,549 48
Salaries, fees and all other charges of officers, directors, trustees and home office employes			107,697 40
Rents (including \$10,000.00, for company's occupancy of its own buildings)..			10,000 00
Advertising, printing and stationery.....			15,730 23
Postage, telegrams, telephone and express.....			24,527 64

Legal expenses	\$ 455 00
Furniture and fixtures.....	1,749 00
Maps, including corrections.....	6,355 70
Underwriters' Boards, etc.....	12,751 99
Fire departments, fire patrol, salvage corps, assessments, etc.....	16,826 40
Inspection and surveys.....	302 50
Repairs and expenses on real estate.....	4,448 98
Taxes on real estate.....	4,649 50
Taxes on premiums	75,677 63
Insurance Department fees, agents' licenses, etc.....	19,096 50
All other licenses, fees and taxes.....	11,317 26
Paid stockholders for interest or dividends (amount declared during the year, \$150,000.00).....	150,000 00
Loss on sales or maturity of ledger assets.....	128 33
Agents' balances charged off.....	625 86
All other disbursements.....	11,823 51
Total disbursements.....	<u>\$2,798,773 68</u>
Balance	<u>\$7,293,735 30</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 178,000 00
Loans on mortgage (first liens) on real estate.....	1,358,000 00
Book value of bonds, excluding interest.....	4,994,536 49
Cash in company's office.....	53,127 70
Cash deposited in bank.....	308,099 91
Agents' balances.....	400,475 05
Bills receivable, taken for fire risks.....	1,496 15
Total ledger assets	<u>\$7,293,735 30</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$10,707 66
Interest accrued on bonds.....	24,695 67
Total	<u>35,403 33</u>
Gross assets.....	<u>\$7,329,138 63</u>

ASSETS NOT ADMITTED.

Market value of special deposits in excess of corresponding liabilities	\$ 46,931 65
Agents' balances, over three months due.....	18,722 47
Bills receivable.....	1,496 15
Overdue and accrued interest on bonds in default.....	3,125 00
Book value of bonds over market value.....	591,253 09
Total	<u>661,528 36</u>
Total admitted assets.....	<u>\$6,667,610 27</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 63,455 70	
Losses reported and unadjusted.....	136,394 72	
Losses resisted.....	20,221 71	
	<hr/>	
Gross amount of unpaid losses.....	\$229,072 13	
Deduct re-insurance.....	23,360 16	
	<hr/>	
Net amount of unpaid losses.....	\$ 205,711 97	
Unearned premiums.....	3,304,684 53	
Conflagration reserve.....	500,000 00	
Salaries, rent, expenses, etc., due or accrued.....	1,667 76	
Estimated Federal, State and other taxes hereafter payable.....	110,000 00	
Contingent commissions or other charges due or accrued.....	25,169 00	
	<hr/>	
Liabilities, except capital and surplus.....	\$4,147,233 26	
Capital paid up in cash.....	\$1,000,000 00	
Surplus	1,520,377 01	
	<hr/>	
Surplus to policyholders.....	2,520,377 01	
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Total	\$6,667,610 27	
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MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$775,481,785 00	\$6,891,800 86
Written or renewed during the year.....	347,054,119 00	3,278,843 47
	<hr/>	<hr/>
Total	\$1,122,535,904 00	\$10,270,644 33
Deduct those expired and marked off as terminated.....	320,891,417 00	3,219,441 86
	<hr/>	<hr/>
In force at the end of year.....	\$801,644,487 00	\$7,051,202 47
Deduct amount re-insured.....	62,041,913 00	581,247 61
	<hr/>	<hr/>
Net amount in force at the end of the year.....	\$739,602,574 00	\$6,469,954 86
	<hr/>	<hr/>

	Marine and Inland Risks.	Premiums.
Written or renewed during the year.....	\$1,810,752 00	\$39,328 96
Deduct those expired and marked off as terminated.....	794,708 00	22,136 52
	<hr/>	<hr/>
In force at the end of the year.....	\$1,016,044 00	\$17,192 44
	<hr/>	<hr/>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$44,269,427 72
Losses paid since organization.....	19,789,801 52
Stock owned by directors, at par value.....	245,400 00
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BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$1,201,764 00
Premiums received.....	16,030 53
Losses paid	8,054 73
Losses incurred.....	8,759 57
Paid for 2% tax on premiums.....	339 43

OLD COLONY FIRE INSURANCE COMPANY.

Located in Boston, Mass. Incorporated June, 1906; commenced business June, 1906.

RANSOM B. FULLER, *President.*

CHARLES D. HODGES, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$400,000 00
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INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$853,307 38	\$267,452 57	
Deduct re-insurance, rebate, abatement and return premiums	375,563 21	120,287 39	
Received for premiums other than perpetuals.....	\$477,744 17	\$147,165 18	\$624,909 35
Interest on mortgage loans.....		\$ 2,095 80	
on bonds and dividends on stocks.....		47,394 17	
on deposits.....		1,083 32	
from all other sources.....		56 90	
Total interest.....			50,630 19
Profit on sale or maturity of ledger assets.....			2,017 00
Agents' balances previously charged off.....			15 32
Total income during the year.....			\$ 677,571 56
Amount of net or ledger assets December 31, 1913.....			1,464,498 77
Total			\$2,142,070 33

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$47,659.78, occurring in previous years).....	\$148,024 61	\$154,597 36	
Deduct amount received for salvage and re-in- surance	125,762 21	63,459 08	
Net amount paid for losses.....	\$322,262 40	\$91,138 28	\$413,400 68

Expenses of adjustment and settlement of losses.....	\$ 9,193 58
Commissions or brokerage.....	144,635 26
Allowances to agencies for miscellaneous agency expenses.....	1,867 65
Salaries, \$12,254.55, and expenses, \$1,143.52, of special and general agents...	13,398 07
Salaries, fees and all other charges of officers, directors, trustees and home office employes	19,975 49
Rents	725 52
Advertising, printing and stationery.....	3,816 92
Postage, telegrams, telephone and express.....	1,885 62
Legal expenses.....	213 59
Furniture and fixtures.....	237 24
Maps, including corrections.....	261 26
Underwriters' Boards, etc.....	6,847 47
Fire departments, fire patrol, salvage corps, assessments, etc.....	5,829 47
Inspection and surveys.....	2,100 37
Taxes on premiums.....	6,177 85
Insurance Department fees, agents' licenses, etc.....	6,076 04
All other licenses, fees and taxes.....	3,126 56
Paid stockholders for interest or dividends.....	24,000 00
Agents' balances charged off.....	1,110 22
All other disbursements.....	1,011 62
Total disbursements.....	<u>\$665,890 49</u>
Balance	<u>\$1,476,179 81</u>

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 41,000 00
Book value of bonds and stocks, excluding interest.....	1,255,274 04
Cash in company's office.....	8,750 50
Cash deposited in bank.....	63,184 51
Agents' balances.....	107,160 79
Bills receivable, taken for marine and inland risks.....	510 00
Cash deposited with fire boards.....	300 00
Total ledger assets	<u>\$1,476,179 84</u>

NON LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 60 00
Interest accrued on bonds.....	4,017 50
Total	<u>4,077 50</u>
Gross assets	<u>\$1,480,257 34</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 3,781 77
Cash deposited with fire boards.....	300 00
Book value of ledger assets over market value, bonds and stocks	156,874 04
Total	<u>160,955 81</u>
Total admitted assets.....	<u>\$1,319,301 53</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 4,659 22	
Losses reported and unadjusted.....	115,342 76	
Losses resisted.....	30,428 66	
	<hr/>	
Gross amount of unpaid losses.....	\$150,430 64	
Deduct re-insurance.....	57,864 16	
	<hr/>	
Net amount of unpaid losses.....		\$ 92,566 48
Unearned premiums on fire risks.....	\$426,081 70	
Unearned premiums on inland navigation risks.....	33,173 81	
Unearned premiums on marine risks.....	27,788 30	
	<hr/>	
Unearned premiums as computed above.....		487,043 81
Salaries, rent, expenses, etc., due or accrued.....		147 28
Taxes due or accrued.....		3,946 26
Commissions, brokerage and other charges due or to become due to agents and brokers		2,135 72
Re-insurance premiums due other companies.....		63 00
		<hr/>
Liabilities, except capital and surplus.....		\$585,902 55
Capital paid up in cash.....	\$400,000 00	
Surplus	333,398 98	
	<hr/>	
Surplus to policyholders.....		733,398 98
		<hr/>
Total		\$1,319,301 53
		<hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$98,198,444 00	\$998,993 93
Written or renewed during the year.....	84,291,012 00	853,307 38
	<hr/>	<hr/>
Total	\$182,489,456 00	\$1,852,301 31
Deduct those expired and marked off as terminated.....	70,665,674 00	724,951 10
	<hr/>	<hr/>
In force at the end of year.....	\$111,823,782 00	\$1,127,350 21
Deduct amount re-insured.....	28,456,480 00	338,757 79
	<hr/>	<hr/>
Net amount in force at the end of the year.....	\$82,367,302 00	\$788,592 42
	<hr/>	<hr/>
	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 6,633,511 00	\$190,607 54
Written or renewed during the year.....	12,181,240 00	267,452 57
	<hr/>	<hr/>
Total	\$18,814,751 00	\$458,060 11
Deduct those expired and marked off as terminated.....	12,326,340 00	272,971 84
	<hr/>	<hr/>
In force at the end of the year.....	\$6,488,411 00	\$185,088 27
Deduct amount re-insured.....	2,442,937 00	63,428 11
	<hr/>	<hr/>
Net amount in force at the end of the year.....	\$4,045,474 00	\$121,660 16
	<hr/>	<hr/>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$4,170,274 58
Losses paid since organization.....	2,255,535 68
Stock owned by directors, at par value.....	17,400 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$1,468,211 00	\$67,807 00	\$1,536,018 00
Premiums received.....	18,023 26	1,452 17	19,475 43
Losses paid.....	13,198 26	2,398 37	15,596 63
Losses incurred	12,888 64	2,353 37	15,242 01
Paid for 2% tax on premiums.....			426 89

ORIENT INSURANCE COMPANY.

Located in Hartford, Conn. Incorporated June, 1867; commenced business January, 1872.

ARCHIBALD G. MCILWAINE, JR., *President.* HENRY W. GRAY, JR., *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$1,000,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$2,421,162 59	\$156,755 87	
Deduct re-insurance, rebate, abatement and return premiums	969,118 76	45,106 94	
Received for premiums other than perpetuals.....	\$1,452,043 83	\$111,648 93	\$1,563,692 76
Rents for company's property, including \$4,568.03, for com- pany's occupancy of its own buildings.....		\$ 12,500 00	
Interest on bonds and dividends on stocks.....		116,350 57	
on deposits.....		12,268 41	
from all other sources.....		8 75	
Total rents and interest.....			141,127 73
Agents' balances previously charged off.....			5 00
Total income during the year.....			\$1,704,825 49
Amount of net or ledger assets December 31, 1913.....			3,740,362 31
Total			\$5,445,187 80

DISBURSEMENTS.

Fire. Marine and Inland.

Gross amount paid for losses (including \$85,281.64, occurring in previous years).....	\$1,131,763 74	\$46,803 98	
Deduct amount received for salvage and re-insurance	282,442 33	3,412 52	
Net amount paid for losses.....	\$849,321 41	\$43,391 46	\$892,712 87
Expenses of adjustment and settlement of losses.....			27,043 22
Commissions or brokerage.....			321,597 62
Allowances to agencies for miscellaneous agency expenses.....			1,197 28
Salaries, \$21,500.22, and expenses, \$26,936.81, of special and general agents...			58,437 03
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....			73,677 53
Rents (including \$4,568.03, for company's occupancy of its own buildings)...			9,599 05
Advertising, printing and stationery.....			22,229 25
Postage, telegrams, telephone and express.....			10,191 48
Legal expenses.....			222 40
Furniture and fixtures.....			1,325 48
Maps, including corrections.....			3,472 80
Underwriters' Boards, etc.....			22,463 22
Fire departments, fire patrol, salvage corps, assessments, etc.....			18,970 32
Inspection and surveys.....			7,072 68
Repairs and expenses on real estate.....			3,451 02
Taxes on real estate.....			3,649 00
Taxes on premiums.....			28,457 39
Insurance Department fees, agents' licenses, etc.....			11,986 24
All other licenses, fees and taxes.....			20,847 25
Loss on sales or maturity of ledger assets, bonds.....			6,938 60
All other disbursements.....			8,101 65
Total disbursements.....			\$1,553,643 38
Balance			\$3,891,544 42

LEDGER ASSETS.

Book value of real estate.....	\$ 167,686 38	
Loans on mortgage (first liens) on real estate.....	4,215 65	
Book value of bonds and stocks, excluding interest.....	3,122,694 94	
Cash in company's office.....	2,799 28	
Cash deposited in bank.....	298,780 55	
Agents' balances	295,008 91	
Bills receivable, taken for fire risks.....	123 75	
Balances due from other companies.....	234 96	
Total ledger assets.....		\$3,891,544 42

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 38 64	
Interest due and accrued on bonds.....	43,128 75	
Interest due and accrued on other assets.....	68 75	
Total		43,236 14
Gross assets.....		\$3,934,780 56

ASSETS NOT ADMITTED.

Market value of special deposits in excess of corresponding liabilities	\$ 40,761 90	
Agents' balances, over three months due.....	10,846 17	
Overdue and accrued interest on bonds in default.....	3,083 34	
Balances due from other companies.....	31 21	
Book value of ledger assets over market value, bonds and stocks	251,385 94	
Total		\$309,108 56
Total admitted assets.....		<u>\$3,625,672 00</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 35,623 26	
Losses reported and unadjusted.....	133,605 37	
Losses resisted	19,855 00	
Gross amount of unpaid losses.....	\$189,083 63	
Deduct re-insurance.....	78,736 30	
Net amount of unpaid losses.....		\$ 110,347 33
Unearned premiums.....		1,478,035 93
Salaries, rent, expenses, etc., due or accrued.....		866 40
Commissions, brokerage and other charges due or to become due to agents and brokers		3,600 00
Estimated Federal, State and other taxes hereafter payable.....		30,500 00
All other liabilities.....		256 90
Liabilities, except capital and surplus.....		<u>\$1,623,606 56</u>
Capital paid up in cash.....	\$1,000,000 00	
Surplus	1,002,065 44	
Surplus to policyholders.....		<u>2,002,065 44</u>
Total		<u>\$3,625,672 00</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$341,773.302 00	\$3,457,700 00
Written or renewed during the year.....	234,174.882 00	2,421,162 59
Total	<u>\$575,948.184 00</u>	<u>\$5,878,862 59</u>
Deduct those expired and marked off as terminated.....	215,991,731 00	2,338,080 75
In force at the end of year.....	<u>\$359,956.453 00</u>	<u>\$3,540,781 84</u>
Deduct amount re-insured.....	78,393.520 00	788,805 27
Net amount in force at the end of the year.....	<u>\$281,562.933 00</u>	<u>\$2,751,976 57</u>

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$4,139,408 00	\$103,105 54
Written or renewed during the year.....	8,004,590 00	156,755 87
Total	\$12,143,998 00	\$259,861 41
Deduct those expired and marked off as terminated.....	7,193,747 00	145,033 60
In force at the end of the year.....	\$4,950,251 00	\$114,827 81
Deduct amount re-insured.....	561,160 00	9,683 37
Net amount in force at the end of the year.....	\$4,389,091 00	\$105,144 44

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$40,254,474 00
Losses paid since organization.....	24,091,317 00
Stock owned by directors, at par value.....	4,500 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$2,044,599 00
Premiums received.....	18,732 99
Losses paid.....	15,213 33
Losses incurred.....	15,162 33
Paid for 2% tax on premiums.....	372 49

PENNSYLVANIA FIRE INSURANCE COMPANY.

Located in Philadelphia, Pa. Incorporated March, 1825; commenced business April, 1825.

R. DALE BENSON, *President.*

W. GARDNER CROWELL, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$750,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$5,223,806 36
Deduct re-insurance, rebate, abatement and return premiums	1,575,615 82
Received for premiums other than perpetuials.....	\$3,648,190 54
Deposit premiums, received on perpetual risks.....	23,930 83

Rents for company's property, including \$8,000.00 for company's occupancy of its own buildings.....	\$ 8,158 22
Interest on mortgage loans.....	9,050 00
on collateral loans.....	15,148 62
on bonds and dividends on stocks.....	292,109 82
on deposits	4,893 03
from all other sources.....	35 65
Total rents and interest.....	\$329,395 34
Profit on sale or maturity of ledger assets.....	9,744 59
Gross increase by adjustment in book value, ledger assets.....	6,169 09
From all other sources.....	361 00
Total income during the year.....	\$4,017,791 39
Amount of net or ledger assets December 31, 1913.....	8,465,726 89
Total	\$12,483,518 28

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$342,519.73, occurring in previous years)	\$2,687,715 52
Deduct amount received for salvage and re-insurance.....	354,821 94
Net amount paid for losses.....	\$2,332,893 58
Expenses of adjustment and settlement of losses.....	49,858 68
Commissions or brokerage.....	800,658 81
Salaries, \$120,432.10, and expenses, \$28,930.92, of special and general agents..	149,363 02
Salaries, fees and all other charges of officers, directors, trustees and home office employes	76,440 33
Rents (including \$8,000.00, for company's occupancy of its own buildings)...	22,623 67
Advertising, printing and stationery.....	27,113 57
Postage, telegrams, telephone and express.....	21,317 26
Legal expenses	1,287 25
Furniture and fixtures.....	3,791 22
Maps, including corrections.....	9,008 25
Underwriters' Boards, etc.....	45,928 37
Fire departments, fire patrol, salvage corps, assessments, etc.....	3,442 90
Inspection and surveys.....	10,095 95
Repairs and expenses on real estate.....	1,001 71
Taxes on real estate.....	2,430 00
Taxes on premiums.....	81,407 22
Insurance Department fees, agents' licenses, etc.....	15,779 34
All other licenses, fees and taxes.....	17,632 07
Deposit premiums returned.....	27,335 75
Paid stockholders for interest or dividends.....	225,000 00
Loss on sales or maturity of ledger assets.....	11,062 50
Gross decrease in book value of ledger assets.....	1,778 74
Agents' balances charged off.....	15,362 19
All other disbursements.....	9,098 66
Total disbursements	\$3,961,714 09
Balance	\$8,521,804 19

LEDGER ASSETS.

Book value of real estate.....	\$ 189,377 07	
Loans on mortgage (first liens) on real estate.....	170,750 00	
Loans secured by pledge of bonds, stocks or other collateral..	124,979 12	
Book value of bonds and stocks, excluding interest.....	7,029,868 95	
Cash in company's office.....	807 20	
Cash deposited in bank.....	214,360 82	
Agents' balances.....	791,661 03	
		<hr/>
Total ledger assets.....		\$8,521,804 19

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 2,198 22	
Interest accrued on bonds.....	91,818 18	
Interest accrued on collateral loans.....	1,458 33	
		<hr/>
Total		95,474 73
		<hr/>
Gross assets.....		\$8,617,278 92

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$14,639 33	
Book value of ledger assets over market value, real estate. \$50,377.07; bonds and stocks, \$462,072.45.....	512,449 52	
		<hr/>
Total		527,088 85
		<hr/>
Total admitted assets.....		\$8,090,190 07

LIABILITIES.

Losses adjusted and unpaid.....	\$ 25,615 52	
Losses reported and unadjusted.....	422,060 18	
Losses resisted.....	25,591 87	
		<hr/>
Gross amount of unpaid losses.....	\$473,267 57	
Deduct re-insurance.....	48,321 91	
		<hr/>
Net amount of unpaid losses.....	\$ 424,945 66	
Unearned premiums on risks.....	3,582,448 89	
Amount reclaimable by the insured on perpetual insurance.....	1,066,742 18	
Salaries, rent, expenses, etc., due or accrued.....	2,500 00	
Taxes due or accrued.....	50,000 00	
Commissions, brokerage and other charges due or to become due to agents and brokers	25,000 00	
		<hr/>
Liabilities, except capital and surplus.....		\$5,151,636 73
Capital paid up in cash.....	\$ 750,000 00	
Surplus	2,188,553 34	
		<hr/>
Surplus to policyholders.....		2,938,553 34
		<hr/>
Total		\$8,090,190 07

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$770,870,357 00	\$7,671,723 31
Written or renewed during the year.....	482,864,572 00	5,223,806 36
Total	\$1,253,734,929 00	\$12,895,529 67
Deduct those expired and marked off as terminated.....	469,634,296 00	4,730,755 77
In force at the end of year.....	\$784,100,633 00	\$8,164,763 90
Deduct amount re-insured.....	109,273,157 00	1,119,681 99
Net amount in force at the end of the year.....	<u>\$674,827,476 00</u>	<u>\$7,045,081 91</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$86,828,949 00
Losses paid since organization.....	49,006,663 00
Stock owned by directors, at par value.....	50,300 00
Loaned to stockholders, not officers.....	23,500 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$2,879,836 00
Premiums received.....	37,960 49
Losses paid.....	39,077 59
Losses incurred.....	36,675 52
Paid for 2% tax on premiums.....	853 75

PHOENIX INSURANCE COMPANY.

Located in Hartford, Conn: Incorporated May, 1854; commenced business June, 1854.

EDWARD MILLIGAN, <i>President.</i>	JOHN B. KNOX, THOMAS C. TEMPLE, } <i>Secretaries.</i>
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Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	<u>\$3,000,000 00</u>
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$8,020,736 60
Deduct re-insurance, rebate, abatement and return premiums	<u>2,621,035 29</u>
Received for premiums other than perpetuals.....	\$5,399,701 31

Rents for company's property.....	\$ 13,692 91
Interest on mortgage loans.....	5,016 36
on collateral loans.....	1,875 89
on bonds and dividends on stocks.....	616,391 84
on deposits.....	16,383 26
from all other sources.....	516 85
Total rents and interest.....	\$653,877 11
Profit on sale or maturity of ledger assets.....	2,118 09
Agents' balances previously charged off.....	27 93
From Commercial Bank previously charged off.....	6,250 00
From all other sources.....	6,189 00
Total income during the year.....	\$ 6,068,163 44
Amount of net or ledger assets December 31, 1913.....	12,833,650 49
Total	\$18,901,813 93

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$484,197.20, occurring in previous years)	\$3,886,198 17
Deduct amount received for salvage and re-insurance.....	829,433 11
Net amount paid for losses.....	\$3,056,765 06
Expenses of adjustment and settlement of losses.....	46,984 86
Commissions or brokerage.....	1,027,403 77
Salaries, \$277,346.84 and expenses, \$152,959 69, of special and general agents	430,306 53
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	254,386 51
Rents	38,755 07
Advertising, printing and stationery.....	78,917 04
Postage, telegrams, telephone and express.....	38,514 22
Legal expenses.....	6,606 93
Furniture and fixtures.....	9,307 03
Maps, including corrections.....	14,217 11
Underwriters' Boards, etc.....	75,746 74
Fire departments, fire patrol, salvage corps, assessments, etc.....	17,439 25
Inspection and surveys.....	31,651 12
Repairs and expenses on real estate.....	4,394 39
Taxes on real estate.....	2,773 65
Taxes on premiums.....	135,685 93
Insurance Department fees, agents' licenses, etc.....	36,343 42
All other licenses, fees and taxes.....	19,458 66
Federal Corporation tax.....	8,250 38
Paid stockholders for interest or dividends.....	663,091 05
Loss on sales or maturity of ledger assets.....	5,525 00
Gross decrease in book value of ledger assets.....	24 34
Agents' balances charged off.....	711 13
Total disbursements.....	\$6,003,259 19
Balance	\$12,898,554 74

LEDGER ASSETS.

Book value of real estate....	\$ 119,635 64
Loans on mortgage (first liens) on real estate.....	164,880 00
Loans secured by pledge of bonds, stocks or other collateral..	10,000 00
Book value of bond and stocks, excluding interest.....	10,816,416 34
Cash in company's office.....	1,592 29
Cash deposited in bank.....	790,703 11
Agents' balances.....	995,327 36
Total ledger assets.....	\$12,898,554 74

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 4,014 94
Interest accrued on bonds.....	99,954 13
Interest accrued on collateral loans.....	250 00
Interest due and accrued on other assets.....	5,000 00
Rents due and accrued.....	1,139 85
Total	110,358 92
Market value of real estate over book value.....	21,377 74
Market value of bonds and stocks over book value.....	1,588,183 91
Foreign premiums in course of collection.....	53,100 00
Gross assets.....	\$14,671,580 31

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$41,162 90
Market value of special deposits in excess of corresponding liabilities	65,512 89
Overdue and accrued interest on bonds in default.....	1,291 66
Total	107,967 45
Total admitted assets.....	\$14,563,612 86

LIABILITIES.

Losses adjusted and unpaid.....	\$125,333 96
Losses reported and unadjusted.....	543,390 75
Losses resisted.....	30,162 27
Gross amount of unpaid losses.....	\$698,946 98
Deduct re-insurance.....	146,190 20
Net amount of unpaid losses.....	\$ 552,756 78
Unearned premiums on risks.....	5,487,449 10
Salaries, rent, expenses, etc., due or accrued.....	35,000 00
Taxes due or accrued.....	205,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,000 00
Liabilities, except capital and surplus.....	\$6,290,205 88

Capital paid up in cash.....	\$3,000,000 00	
Surplus	5,273,406 98	
	<hr/>	
Surplus to policyholders.....		\$8,273,406 98
	<hr/>	
Total		\$14,563,612 86
	<hr/>	<hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$1,209,780,390 00	\$12,361,574 54
Written or renewed during the year.....	848,189,750 00	8,093,233 60
	<hr/>	<hr/>
Total	\$2,057,970,140 00	\$20,454,811 14
Deduct those expired and marked off as terminated.....	785,719,596 00	7,999,477 21
	<hr/>	<hr/>
In force at the end of year.....	\$1,272,250,544 00	\$12,455,333 93
Deduct amount re-insured.....	175,408,334 00	1,829,334 58
	<hr/>	<hr/>
Net amount in force at the end of the year.....	\$1,096,842,210 00	\$10,625,999 35
	<hr/>	<hr/>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$139,952,371 98
Losses paid since organization.....	79,057,525 80
Stock owned by directors, at par value.....	50,900 00
Loaned to officers and directors.....	20,000 00
Loaned to stockholders, not officers.....	3,000 00
	<hr/>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Tornado.	Aggregate.
Risks written.....	\$6,316,887 00	\$573,164 00	\$6,890,051 00
Premiums received.....	99,037 11	2,512 68	101,549 79
Losses paid.....	41,336 45	645 26	41,981 71
Losses incurred.....	44,219 58	468 45	44,688 03
Paid for 2% tax on premiums.....			2,031 00
	<hr/>	<hr/>	<hr/>

PROVIDENCE WASHINGTON INSURANCE COMPANY.

*Located in Providence, R. I. Incorporated 1799; commenced business 1799.*J. B. BRANCH, *President.*A. G. BEALS, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$1,000,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$4,066,592 62	\$2,091,338 84	
Deduct re-insurance, rebate, abatement and return premiums	1,610,125 05	858,651 68	
Received for premiums other than perpetuals....	\$2,456,467 57	\$1,232,687 16	\$3,689,154 73
Interest on mortgage loans.....		\$ 991 25	
on bonds and dividends on stocks.....		176,835 54	
on deposits		11,199 38	
from all other sources.....		363 22	
Total interest			189,389 39
Increase in book value of ledger assets, bonds and stocks.....			50,708 75
From all other sources.....			1,126 92
Total income during the year.....			\$3,930,379 79
Amount of net or ledger assets December 31, 1913.....			4,047,719 26
Total			<u>\$7,978,099 05</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$594,296.53, occurring in previous years).....	\$2,120,757 70	\$1,152,922 95	
Deduct amount received for salvage and re-in- surance	627,139 66	427,643 59	
Net amount paid for losses.....	\$1,493,618 04	\$725,279 36	\$2,218,897 40
Expenses of adjustment and settlement of losses.....			37,000 18
Commissions or brokerage.....			759,637 97
Allowances to agencies for miscellaneous agency expenses.....			1,007 61
Salaries, \$94,279.22, and expenses, \$30,407.92, of special and general agents..			124,687 14
Salaries, fees and all other charges of officers, directors, trustees and home office employees			124,222 79
Rents			15,052 62

Advertising, printing and stationery.....	\$30,507 92
Postage, telegrams, telephone and express.....	22,270 10
Legal expenses.....	563 82
Furniture and fixtures.....	1,268 87
Maps, including corrections.....	6,817 48
Underwriters' Boards, etc.....	36,427 26
Fire departments, fire patrol, salvage corps, assessments, etc.....	18,955 25
Inspection and surveys.....	17,149 68
Taxes on premiums.....	83,519 83
Insurance Department fees, agents' licenses, etc.....	14,322 45
All other licenses, fees and taxes.....	14,477 23
Paid stockholders for interest or dividends (amount declared during the year, \$100,000.00)	100,000 00
Gross decrease in book value of ledger assets, bonds and stocks.....	29,566 50
All other disbursements.....	4,265 32
Total disbursements	\$3,660,607 42
Balance	\$4,317,491 63

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 65,000 00
Book value of bonds and stocks, excluding interest.....	2,925,300 00
Cash in company's office.....	3,113 10
Cash deposited in bank.....	620,312 40
Agents' balances.....	685,527 33
Bills receivable, taken for marine and inland risks.....	17,818 37
Bills receivable, taken for fire risks.....	420 43
Total ledger assets	\$4,317,491 63

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 243 75
Interest accrued on bonds.....	12,746 87
Total	12,990 62
Market value of bonds and stocks over book value.....	864,306 00
Gross assets	\$5,194,788 25

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 826 73
Bills receivable.....	505 93
Market value of special deposits in excess of corresponding liabilities	9,802 25
Total	11,134 91
Total admitted assets.....	\$5,183,653 34

LIABILITIES.

Losses adjusted and unpaid.....	\$ 90,417 97
Losses reported and unadjusted.....	873,441 13
Losses resisted	20,464 26
Gross amount of unpaid losses.....	\$984,323 36
Deduct re-insurance.....	269,855 87
Net amount of unpaid losses.....	\$ 714,467 49
Unearned premiums.....	2,535,954 33
Salaries, rent, expenses, etc., due or accrued.....	5,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers	10,000 00
Estimated Federal, State and other taxes hereafter payable.....	52,000 00
Liabilities, except capital and surplus.....	\$3,317,421 82
Capital paid up in cash.....	\$1,000,000 00
Surplus	866,231 52
Surplus to policyholders.....	1,866,231 52
Total	\$5,183,653 34

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$513,318,613 00	\$5,172,111 94
Written or renewed during the year.....	401,112,600 00	4,066,592 62
Total	\$914,431,213 00	\$9,238,704 56
Deduct those expired and marked off as terminated.....	362,714,334 00	3,748,057 60
In force at the end of year.....	\$551,716,879 00	\$5,490,646 96
Deduct amount re-insured.....	115,946,875 00	1,242,232 66
Net amount in force at the end of the year.....	\$435,770,004 00	\$4,248,411 30

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 28,364,996 00	\$ 842,578 20
Written or renewed during the year.....	331,231,904 00	2,091,338 84
Total	\$359,596,900 00	\$2,933,917 04
Deduct those expired and marked off as terminated.....	325,211,992 00	2,110,083 90
In force at the end of the year.....	\$34,384,908 00	\$823,833 14
Deduct amount re-insured.....	6,562,930 00	195,956 29
Net amount in force at the end of the year.....	\$27,821,978 00	\$627,866 85

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$77,175,194 87
Losses paid since organization.....	45,844,191 84
Stock owned by directors, at par value.....	116,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Marine		Aggregate.
	Fire.	and Inland.	
Risks written.....	\$1,661,869 00	\$1,045,957 00	\$2,707,826 00
Premiums received	21,955 70	11,594 28	33,549 98
Losses paid.....	26,523 89	4,147 43	30,671 32
Losses incurred.....	22,502 04	3,530 36	26,032 40
Paid for 2% tax on premiums.....			847 04

QUEEN INSURANCE COMPANY OF AMERICA.

Located in New York, N. Y. Incorporated September, 1891; commenced business September, 1891.

EDWARD F. BEDDALL, *President.*

NEVETT S. BARTOW, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$6,140,480 51	\$936,757 41	
Deduct re-insurance, rebate, abatement and return premiums	1,781,900 34	230,058 23	
Received for premiums other than perpetuals.....	\$4,358,580 17	\$706,699 18	\$5,065,279 35
Interest on mortgage loans.....		\$ 3,100 00	
on bonds and dividends on stocks.....		382,166 70	
on deposits		7,414 24	
from all other sources.....		42 12	
Total interest.....			392,723 06

Profit on sale or maturity of ledger assets, stocks.....	\$9,079 86
Agents' balances previously charged off.....	16 89
From all other sources.....	500 69
Total income during the year.....	\$ 5,467,599 85
Amount of net or ledger assets December 31, 1913.....	10,494,215 25
Total	\$15,961,815 10

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$394,771.61, occurring in previous years).....	\$3,084,202 61	\$390,007 13
Deduct amount received for salvage and re-insurance	478,510 30	37,730 99
Net amount paid for losses.....	\$2,605,692 31	\$352,276 14
Expenses of adjustment and settlement of losses.....	75,684 07	
Commissions or brokerage.....	929,538 80	
Allowances to agencies for miscellaneous agency expenses.....	11,494 48	
Salaries, \$112,997.71, and expenses, \$77,564.02, of special and general agents....	190,561 73	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	360,284 34	
Rents	44,599 05	
Advertising, printing and stationery.....	64,173 86	
Postage, telegrams, telephone and express.....	33,130 21	
Legal expenses.....	1,593 04	
Furniture and fixtures.....	8,436 92	
Maps, including corrections.....	14,007 97	
Underwriters' Boards, etc.....	52,170 61	
Fire departments, fire patrol, salvage corps, assessments, etc.....	28,476 72	
Inspection and surveys.....	30,956 66	
Taxes on premiums.....	91,552 89	
Insurance Department fees, agents' licenses, etc.....	20,385 94	
All other licenses, fees and taxes.....	28,014 60	
Paid stockholders for interest or dividends (amount declared during the year, \$300,000.00)	300,000 00	
Gross decrease in book value of ledger assets, bonds and stocks.....	10,573 86	
Agents' balances charged off.....	1,391 42	
All other disbursements	34,411 65	
Total disbursements.....	\$5,289,407 30	
Balance	\$10,672,407 80	

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 63,000 00
Book value of bonds and stocks, excluding interest.....	9,321,459 89
Cash in company's office.....	9,630 57
Cash deposited in bank.....	485,435 33

Agents' balances	\$788,640 19
Bills receivable, taken for fire risks.....	48 96
Liability acknowledged by Employers Liability Assurance Corporation under fidelity bond.....	4,192 86
Total ledger assets.....	\$10,672,407 80

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,542 89
Interest due and accrued on bonds.....	91,605 43
Interest due and accrued on other assets.....	1,085 44
Total	94,233 76
Gross assets	\$10,766,641 56

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 24,939 70
Market value of special deposits in excess of corresponding liabilities	119,101 93
Book value of ledger assets over market value, bonds and stocks	435,569 89
Total	579,611 52
Total admitted assets.....	\$10,187,030 04

LIABILITIES.

Losses adjusted and unpaid.....	\$123,098 36
Losses reported and unadjusted.....	349,539 20
Losses resisted.....	52,168 43
Gross amount of unpaid losses.....	\$524,805 99
Deduct re-insurance.....	71,245 97
Net amount of unpaid losses.....	\$ 453,560 02
Unearned premiums.....	4,563,669 63
Salaries, rent, expenses, etc., due or accrued.....	1,063 31
Commissions, brokerage and other charges due or to become due to agents and brokers.....	14,690 77
Pension obligations.....	29,278 50
Estimated Federal, State and other taxes hereafter payable.....	102,824 93
All other liabilities.....	500 69
Liabilities, except capital and surplus.....	\$5,165,587 85
Capital paid up in cash.....	\$1,000,000 00
Surplus	4,021,442 19
Surplus to policyholders.....	5,021,442 19
Total	\$10,187,030 04

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$841,304,518 00	\$9,128,770 11
Written or renewed during the year.....	560,475,879 00	6,140,480 51
Total	<u>\$1,401,780,397 00</u>	<u>\$15,269,250 62</u>
Deduct those expired and marked off as terminated.....	523,691,695 00	5,897,219 42
In force at the end of year.....	<u>\$878,088,702 00</u>	<u>\$9,372,031 20</u>
Deduct amount re-insured.....	100,309,742 00	1,052,427 38
Net amount in force at the end of the year.....	<u><u>\$777,778,960 00</u></u>	<u><u>\$8,319 603 82</u></u>
	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 21,050,949 00	\$501,061 69
Written or renewed during the year.....	175,661,177 00	936,757 41
Total	<u>\$196,712,126 00</u>	<u>\$1,437,819 10</u>
Deduct those expired and marked off as terminated.....	171,775,642 00	853,701 56
In force at the end of the year.....	<u>\$24,936,484 00</u>	<u>\$584,117 54</u>
Deduct amount re-insured.....	173,078 00	3,579 17
Net amount in force at the end of the year.....	<u><u>\$24,763,406 00</u></u>	<u><u>\$580,538 37</u></u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$76,728,009 86
Losses paid since organization.....	40,532,351 54
Stock owned by directors, at par value.....	6,500 00
	<u><u> </u></u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$4,173,765 00
Premiums received	57,691 28
Losses paid	44,705 02
Losses incurred	50,247 92
Paid for 2% tax on premiums.....	1,153 86
	<u><u> </u></u>

RELIANCE INSURANCE COMPANY.

Located in Philadelphia, Pa. Incorporated April, 1841; commenced business August, 1844.

WILLIAM CHUBB, *President.*

CHAS. J. WISTER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$400,000 00
	\$400,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$1,181,709 93
Deduct re-insurance, rebate, abatement and return premiums..	505,016 03
	\$676,693 90
Received for premiums other than perpetuals.....	2,566 15
Deposit premiums, received on perpetual risks.....	\$ 8,890 00
Rents for company's property, including \$5,000.00 for com- pany's occupancy of its own buildings.....	2,457 50
Interest on mortgage loans.....	51,641 66
on bonds and dividends on stocks.....	1,132 67
on deposits.....	
	64,121 83
Total rents and interest.....	1,488 75
Profit on sale or maturity of ledger assets.....	32 92
Agents' balances previously charged off.....	35,000 00
Borrowed money.....	397 54
Transfers of and amount retained on cancellation of perpetual policies....	
	\$ 780,351 09
Total income during the year.....	1,652,794 72
Amount of net or ledger assets December 31, 1913.....	
	\$2,433,145 81

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$67,407.57, occurring in previous years)	\$616,451 05
Deduct amount received for salvage and re-insurance.....	192,302 54
	\$424,148 51
Net amount paid for losses.....	9,004 54
Expenses of adjustment and settlement of losses.....	148,196 49
Commissions or brokerage.....	32,175 53
Salaries, \$17,910.00, and expenses, \$14,265.58, of special and general agents..	
Salaries, fees and all other charges of officers, directors, trustees and home office employes	56,949 47
Rents (including \$500.00 for company's occupancy of its own buildings)....	7,398 87
Advertising, printing and stationery.....	7,065 02

Postage, telegrams, telephone and express.....	\$ 6,940 73
Legal expenses	72 82
Furniture and fixtures.....	279 67
Maps, including corrections.....	2,356 43
Underwriters' Boards, etc.....	8,673 57
Fire departments, fire patrol, salvage corps, assessments, etc.....	2,599 32
Inspection and surveys.....	4,880 30
Repairs and expenses on real estate.....	1,901 34
Taxes on real estate.....	1,726 50
Taxes on premiums.....	24,537 31
Insurance Department fees, agents' licenses, etc.....	5,844 36
All other licenses, fees and taxes.....	3,830 74
Deposit premiums returned.....	4,085 50
Paid stockholders for interest or dividends (amount declared during the year, \$24,000.00)	24,000 00
Loss on sales or maturity of ledger assets.....	2,610 00
Agents' balances charged off.....	275 53
Borrowed money repaid.....	85,000 00
Interest on borrowed money.....	4,418 73
All other disbursements.....	3,286 49
Total disbursements	<u>\$872,557 82</u>
Balance	<u><u>\$1,560,587 99</u></u>

LEDGER ASSETS.

Book value of real estate.....	\$ 129,327 04
Loans on mortgage (first liens) on real estate.....	47,500 00
Book value of bonds and stocks, excluding interest.....	1,116,487 50
Cash in company's office.....	3,838 35
Cash deposited in bank.....	79,306 39
Agents' balances.....	180,566 22
Due from American Union Insurance Co. (in liquidation).....	3,562 49
Total ledger assets.....	<u>\$1,560,587 99</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 199 00
Interest accrued on bonds.....	13,087 81
Rents accrued	525 84
Total	<u>13,812 65</u>
Market value of real estate over book value.....	4,672 96
Premiums on perpetual policies on real estate owned by company.....	1,010 00
Gross assets	<u>\$1,580,083 60</u>

ASSETS NOT ADMITTED.

Company's stock owned.....	\$ 1,620 00
Agents' balances, over three months due.....	374 80
Amount due by American Union Insurance Co.....	3,562 49
Book value of ledger assets over market value, bonds and stocks	40,217 50
Total	<u>45,774 79</u>
Total admitted assets.....	<u><u>\$1,534,308 81</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 11,539 22
Losses reported and unadjusted.....	101,745 36
Losses resisted.....	5,420 86
Gross amount of unpaid losses.....	\$118,705 44
Deduct re-insurance.....	34,039 09
Net amount of unpaid losses.....	\$ 84,666 35
Unearned premiums	713,777 48
Amount reclaimable by the insured on perpetual insurance.....	113,670 01
Salaries, rent, expenses, etc., due or accrued.....	307 95
Commissions, brokerage and other charges due or to become due to agents and brokers	13,115 56
Due and to become due for borrowed money.....	25,000 00
Estimated Federal, State and other taxes hereafter payable.....	8,250 00
Liabilities, except capital and surplus.....	\$963,787 35
Capital paid up in cash.....	\$400,000 00
Surplus	170,521 46
Surplus to policyholders.....	570,521 46
Total	\$1,534,308 81

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$192,849,035 00	\$2,016,732 27
Written or renewed during the year.....	109,593,961 00	1,181,709 93
Total	\$302,442,996 00	\$3,198,492 20
Deduct those expired and marked off as terminated.....	121,298,292 00	1,317,591 09
In force at the end of year.....	\$181,144,704 00	\$1,880,901 11
Deduct amount re-insured.....	42,605,451 00	459,573 40
Net amount in force at the end of the year.....	\$138,539,253 00	\$1,421,322 71
Perpetual risks not included above.....	\$4,915,825 49	
Premiums on same.....	180,782 45	

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$15,709,691 65
Losses paid since organization.....	9,065,794 79
Stock owned by directors, at par value.....	61,400 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$1,052,870 00
Premiums received	14,770 09
Losses paid.....	4,614 09
Losses incurred	5,134 34
Paid for 2% tax on premiums.....	295 40

RHODE ISLAND INSURANCE COMPANY.

*Located in Providence, R. I. Incorporated April, 1905; commenced business January, 1907.*GEORGE L. SHEPLEY, *President.*EMIL G. PIEPER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$400,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$1,220,700 45
Deduct re-insurance, rebate, abatement and return premiums	556,702 01
Received for premiums other than perpetuals.....	\$663,993 44
Interest on bonds and dividends on stocks.....	\$50,627 16
on deposits	706 85
from all other sources.....	3 15
Total interest	51,337 16
Profit on sale or maturity of ledger assets, bonds.....	357 21
Total income during the year.....	\$ 715,692 81
Amount of net or ledger assets December 31, 1913.....	1,401,115 63
Total	\$2,116,808 44

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$68,106.22, occurring in previous years)	\$568,039 74
Deduct amount received for salvage and re-insurance.....	203,229 40
Net amount paid for losses.....	\$364,810 34
Expenses of adjustment and settlement of losses.....	6,243 08
Commissions or brokerage.....	206,135 19
Advertising, printing and stationery.....	434 95
Postage, telegrams, telephone and express.....	3 00
Underwriters' Boards, etc.....	7,713 94
Fire departments, fire patrol, salvage corps, assessments, etc.....	3,848 91
Inspection and surveys.....	1,710 16
Taxes on premiums.....	12,910 49
Insurance Department fees, agents' licenses, etc.....	4,635 60
All other licenses, fees and taxes.....	4,168 12
Paid stockholders for interest or dividends (amount declared during the year, \$10,000.00)	40,000 00

Loss on sales or maturity of ledger assets, bonds.....	\$ 64 12
All other disbursements.....	535 61
Total disbursements	<u>\$653,213 52</u>
Balance	<u><u>\$1,463,594 92</u></u>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,185,865 93
Cash deposited in bank.....	89,052 19
Agents' balances	188,576 80
Deposit with Philadelphia Underwriters' Association.....	100 00
Total ledger assets.....	<u>\$1,463,594 92</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	11,524 53
Gross assets	<u>\$1,475,119 45</u>

ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	39,497 93
Total admitted assets.....	<u><u>\$1,435,621 52</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$20,133 50
Losses reported and unadjusted.....	87,894 77
Losses resisted	2,810 00
Gross amount of unpaid losses.....	<u>\$110,838 27</u>
Deduct re-insurance	35,410 84
Net amount of unpaid losses.....	\$ 75,427 43
Unearned premiums.....	556,862 09
Commissions, brokerage and other charges due or to become due to agents and brokers	62,230 35
Estimated Federal, State and other taxes hereafter payable.....	12,500 00
Liabilities, except capital and surplus.....	<u>\$707,019 87</u>
Capital paid up in cash.....	\$400,000 00
Surplus	328,601 65
Surplus to policyholders.....	<u>728,601 65</u>
Total	<u><u>\$1,435,621 52</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$131,705,597 00	\$1,210,599 11
Written or renewed during the year.....	136,238,472 00	1,220,700 45
Total	\$267,944,069 00	\$2,431,299 56
Deduct those expired and marked off as terminated.....	110,808,076 00	993,393 77
In force at the end of year.....	\$157,135,993 00	\$1,437,900 79
Deduct amount re-insured.....	45,468,192 00	402,507 41
Net amount in force at the end of the year.....	<u>\$111,667,801 00</u>	<u>\$1,035,393 38</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$3,653,018 84
Losses paid since organization.....	1,708,490 43
Stock owned by directors, at par value.....	<u>182,600 00</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$1,496,292 00
Premiums received	15,061 40
Losses paid	9,497 42
Losses incurred	5,785 71
Paid for 2% tax on premiums.....	<u>302 90</u>

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Located in St. Paul, Minn. Incorporated May, 1865; commenced business May, 1865.

F. R. BIGELOW, *President.*

A. W. PERRY, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	<u>\$1,000,000 00</u>
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$6,700,470 29	\$3,171,059 67
Deduct re-insurance, rebate, abatement and return premiums	<u>1,894,392 85</u>	<u>1,372,154 60</u>
Received for premiums other than perpetuials....	\$4,806,077 44	\$1,798,905 07
		\$6,604,982 51

Rents for company's property, including \$12,000.00, for company's occupancy of its own buildings.....	\$ 16,428 00
Interest on mortgage loans.....	39,023 06
on collateral loans.....	866 72
on bonds and dividends on stocks.....	345,542 00
on deposits	5,868 78
from all other sources.....	10,134 23
Total rents and interest.....	\$418,162 79
Profit on sale or maturity of ledger assets, bonds.....	2,543 85
Agents' balances previously charged off.....	144 08
Bills payable	50,000 00
From all other sources.....	1,327 71
Total income during the year.....	\$7,077,160 94
Amount of net or ledger assets December 31, 1913.....	9,787,939 02
Increase of paid-up capital during the year.....	500,000 00
Total	\$17,365,099 96

DISBURSEMENTS.

	Fire. Marine and Inland.		
Gross amount paid for losses (including \$529,417.84, occurring in previous years).....	\$3,411,781 95	\$1,655,050 81	
Deduct amount received for salvage and re-insurance	585,449 97	695,296 02	
Net amount paid for losses.....	2,826,331 98	\$959,754 79	\$3,786,086 77
Expenses of adjustment and settlement of losses.....		79,644 67	
Commissions or brokerage.....		1,554,278 56	
Allowances to agencies for miscellaneous agency expenses.....		1,135 02	
Salaries, \$65,587.03, and expenses, \$150,677.45, of special and general agents		216,264 48	
Salaries, fees and all other charges of officers, directors, trustees and home office employes		136,738 49	
Rents (including \$12,000.00, for company's occupancy of its own buildings).		13,176 50	
Advertising, printing and stationery.....		52,684 33	
Postage, telegrams, telephone and express.....		35,560 76	
Legal expenses		7,795 70	
Furniture and fixtures.....		391 79	
Maps, including corrections.		8,437 12	
Underwriters' Boards, etc.....		22,261 89	
Fire departments, fire patrol salvage corps, assessments, etc.....		5,631 48	
Inspection and surveys.....		22,321 98	
Repairs and expenses on real estate.....		3,469 27	
Taxes on real estate.....		3,664 30	
Taxes on premiums		132,570 52	
Insurance Department fees, agents' licenses, etc.....		21,967 43	
All other licenses, fees and taxes.....		17,449 35	
Paid stockholders for interest or dividends (amount declared during the year, stock, \$500,000.00; cash, \$120,000.00).....		620,000 00	
Decrease in liabilities during the year on account of re-insurance treaties..		5,286 45	
Loss on sales or maturity of ledger assets, bonds.....		6,132 40	
Gross decrease in book value of ledger assets, bonds.....		247 71	
Agents' balances charged off.....		6,668 89	

Bills payable	\$50,000 00
All other disbursements	11,455 19
Total disbursements	<u>\$6,821,321 10</u>
Balance	<u>\$10,543,778 86</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 248,396 30
Loans on mortgage (first liens) on real estate.....	1,095,405 00
Loans secured by pledge of bonds, stocks or other collateral..	200,000 00
Book value of bonds and stocks, excluding interest.....	7,607,797 05
Cash in company's office	1,865 06
Cash deposited in bank.....	685,571 78
Agents' balances	655,835 36
Bills receivable, taken for marine and inland risks.....	5,393 80
Bills receivable, taken for fire risks.....	32,967 12
Due from re-insurance companies on losses paid.....	10,547 39
Total ledger assets.....	<u>\$10,543,778 86</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$15,516 58
Interest accrued on bonds.....	59,453 69
Interest accrued on collateral loans.....	1,007 64
Total	<u>75,977 91</u>
Other non-ledger assets.....	200 00
Gross assets	<u>\$10,619,956 77</u>

ASSETS NOT ADMITTED.

Re-insurance due	\$ 860 97
Mortgages, other than first.....	400 00
Agents' balances, over three months.....	4,260 99
Bills receivable	13,855 26
Stocks not allowed.....	1,325 00
Book value of bonds and stocks over market value.....	436,799 71
Total	<u>457,501 93</u>
Total admitted assets.....	<u>\$10,162,454 84</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 87,221 60
Losses reported and unadjusted.....	869,934 87
Losses resisted	39,430 00
Gross amount of unpaid losses.....	<u>\$996,586 47</u>
Deduct re-insurance	418,145 20
Net amount of unpaid losses.....	<u>\$ 578,441 27</u>

Unearned premiums	\$5,233,613 10
Commissions, brokerage and other charges due or to become due to agents and brokers	3,421 53
Re-insurance due other companies.....	29,050 87
Estimated Federal, State and other taxes hereafter payable.....	100,289 00
All other liabilities	1,000 30
Liabilities, except capital and surplus.....	\$5,945,811 77
Capital paid up in cash.....	\$1,000,000 00
Surplus	3,216,643 07
Surplus to policyholders.....	4,216,643 07
Total	\$10,162,454 84

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$801,019,871 00	\$9,861,975 90
Written or renewed during the year.....	516,049,553 00	6,700,480 29
Excess of original premiums over amount received for re-insurance		2,009 12

Total	\$1,317,069,424 00	\$16,564,465 31
Deduct those expired and marked off as terminated.....	459,430,718 00	6,321,583 32
In force at the end of year.....	\$857,638,706 00	\$10,242,881 99
Deduct amount re-insured.....	72,592,646 00	908,854 78
Net amount in force at the end of the year.....	\$785,046,060 00	\$9,334,027 21

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 35,638,978 00	\$ 938,589 77
Written or renewed during the year.....	486,480,322 00	3,171,059 67
Total	\$522,119,300 00	\$4,109,649 44
Deduct those expired and marked off as terminated.....	467,702,063 00	3,181,257 30
In force at the end of the year.....	\$54,417,237 00	\$928,392 14
Deduct amount re-insured.....	3,217,791 00	116,217 47
Net amount in force at the end of the year.....	\$51,199,446 00	\$812,174 67

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$88,909,345 34
Losses paid since organization.....	51,543,789 05
Stock owned by directors, at par value.....	224,200 00
Loaned to stockholders, not officers.....	25,000 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Marine		
	Fire.	and Inland.	Aggregate.
Risks written	\$2,940,194 00	\$789,536 00	\$3,729,730 00
Premiums received	37,308 88	10,678 24	47,987 12
Losses paid	28,644 21	3,748 91	32,393 12
Losses incurred	34,158 59	3,398 22	37,556 81
Paid for 2% tax on premiums.....			1,111 96

SECURITY INSURANCE COMPANY.

Located at New Haven, Conn. Incorporated May, 1841; commenced business May, 1841.

JOHN W. ALLING, *President.*

VICTOR ROTH, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$1,000,000 00
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$3,492,378 11	
Deduct re-insurance, rebate, abatement and return premiums	1,402,403 77	
Received for premiums other than perpetuals.....		\$2,089,974 34
Rents for company's property, including \$11,040.55, for com- pany's occupancy of its own buildings.....	\$ 11,850 00	
Interest on mortgage loans.....	20,634 00	
on collateral loans.....	1,076 32	
on bonds and dividends on stocks.....	145,424 90	
from all other sources.....	350 33	
Total rents and interest.....		179,335 55
Profit on sale or maturity of ledger assets, bonds.....		190 00
Agents' balances previously charged off.....		645 07
Borrowed money		100,000 00
Total income during the year.....		\$2,430,145 96
Amount of net or ledger assets December 31, 1913.....		4,118,348 61
Total		\$6,548,494 57

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$212,867.73, occurring in previous years)	\$1,737,599 02
Deduct amount received for salvage and re-insurance.....	500,818 08
Net amount paid for losses.....	\$1,236,780 94
Expenses of adjustment and settlement of losses.....	30,422 63
Commissions or brokerage.....	412,976 28
Allowances to agencies for miscellaneous agency expenses.....	21,548 32
Salaries, \$49,988.08, and expenses, \$42,446.89, of special and general agents..	92,434 97
Salaries, fees and all other charges of officers, directors, trustees and home office employees	118,139 96
Rents (including \$11,040.55, for company's occupancy of its own buildings)..	13,370 53
Advertising, printing and stationery.....	14,677 07
Postage, telegrams, telephone and express.....	14,106 20
Legal expenses	3,224 39
Furniture and fixtures.....	1,023 33
Maps, including corrections.....	7,198 03
Underwriters' Boards, etc.....	24,366 01
Fire departments, fire patrol, salvage corps, assessments, etc.....	17,426 52
Inspection and surveys.....	12,899 56
Repairs and expenses on real estate.....	84 90
Taxes on real estate.....	2,870 32
Taxes on premiums	38,077 37
Insurance Department fees, agents' licenses, etc.....	13,551 02
All other licenses, fees and taxes.....	27,941 42
Paid stockholders for interest or dividends (amount declared during the year, \$90,000.00)	90,000 00
Loss on sales or maturity of ledger assets, bonds and stocks.....	2,058 25
Agents' balances charged off.....	702 04
Borrowed money repaid.....	160,000 00
All other disbursements.....	12,160 55
Total disbursements	\$2,368,040 61
Balance	\$4,180,453 96

LEDGER ASSETS.

Book value of real estate.....	\$ 239,267 88
Loans on mortgage (first liens) on real estate.....	406,400 00
Loans secured by pledge of bonds, stocks or other collateral..	16,750 00
Book value of bonds and stocks, excluding interest.....	3,028,203 34
Cash in company's office.....	1,640 70
Cash deposited in bank.....	99,842 75
Agents' balances.....	348,977 81
Bills receivable, taken for fire risks.....	37,328 45
Other ledger assets.....	2,043 03
Total ledger assets.....	\$4,180,453 96

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 4,209 02
Interest accrued on bonds.....	38,628 10
Interest accrued on collateral loans.....	238 73
Total	43,075 85

Market value of real estate over book value.....	\$10,882 12
Gross assets	<u>\$4,234,411 93</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$2,039 06
Bills receivable	2,844 66
Market value of special deposits in excess of corresponding liabilities	5,320 24
Book value of bonds and stocks over market value.....	50,306 71
Total	<u>60,510 67</u>
Total admitted assets.....	<u><u>\$4,173,901 26</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 62,182 37
Losses reported and unadjusted.....	181,579 78
Losses resisted	19,136 48
Gross amount of unpaid losses.....	<u>\$262,898 63</u>
Deduct re-insurance	70,801 18
Net amount of unpaid losses.....	<u>\$ 192,097 45</u>
Unearned premiums	2,150,543 10
Salaries, rent, expenses, etc., due or accrued.....	1,548 46
Estimated Federal, State and other taxes hereafter payable.....	35,000 00
Liabilities, except capital and surplus.....	<u>\$2,379,189 01</u>
Capital paid up in cash.....	\$1,000,000 00
Surplus	794,712 25
Surplus to policyholders.....	<u>1,794,712 25</u>
Total	<u><u>\$4,173,901 26</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$471,141,222 00	\$4,828,701 10
Written or renewed during the year.....	324,353,126 00	3,492,378 11
Excess of original premiums over amount received for re-insurance		<u>10,330 13</u>
Total	<u>\$795,494,348 00</u>	<u>\$8,331,409 34</u>
Deduct those expired and marked off as terminated.....	282,483,962 00	3,126,715 87
In force at the end of year.....	<u>\$513,010,386 00</u>	<u>\$5,204,693 47</u>
Deduct amount re-insured.....	105,498,083 00	1,073,119 75
Net amount in force at the end of the year.....	<u><u>\$407,512,303 00</u></u>	<u><u>\$4,131,573 72</u></u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$30,768,685 80
Losses paid since organization.....	17,687,745 28
Stock owned by directors, at par value.....	131,650 00
Loaned to officers and directors.....	14,500 00
Loaned to stockholders, not officers.....	113,750 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$2,181,204 00
Premiums received	27,824 67
Losses paid.....	15,276 61
Losses incurred	15,409 97
Paid for 2% tax on premiums.....	785 96

SECURITY INSURANCE COMPANY.

Located in Cincinnati, Ohio. Incorporated May, 1881; commenced business July, 1881.

F. A. ROTHIER, *President.*

ADAM BENUS, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$150,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$162,006 57
Deduct re-insurance, rebate, abatement and return premiums..	51,577 94
Received for premiums other than perpetuals.....	\$110,428 63
Interest on collateral loans.....	\$ 129 24
on bonds and dividends on stocks.....	14,638 26
from all other sources.....	4 00
Total interest	14,771 50
Agents' balances previously charged off.....	4 10
From all other sources.....	504 15
Total income during the year.....	\$125,708 38
Amount of net or ledger assets December 31, 1913.....	360,651 01
Total	\$486,359 39

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$6,380.06, occurring in previous years).....	\$46,506 94
Deduct amount received for salvage and re-insurance.....	12,743 90
Net amount paid for losses.....	\$33,763 04
Expenses of adjustment and settlement of losses.....	367 81
Commissions or brokerage.....	27,750 98
Salaries, \$2,650.00, and expenses, \$1,275.07, of special and general agents...	3,925 07
Salaries, fees and all other charges of officers, directors, trustees and home office employes	12,483 14
Rents	600 00
Advertising, printing and stationery.....	1,125 66
Postage, telegrams, telephone and express.....	1,096 90
Legal expenses	57 18
Maps, including corrections.....	420 11
Fire departments, fire patrol, salvage corps, assessments, etc.....	403 03
Inspection and surveys.....	1,047 56
Taxes on premiums	1,527 61
Insurance Department fees., agents' licenses, etc.....	325 09
All other licenses, fees and taxes.....	420 58
Paid stockholders for interest or dividends (amount declared during the year, \$9,000.00)	9,000 00
Agents' balances charged off.....	448 55
All other disbursements.....	1,401 77
Total disbursements	\$96,163 99
Balance	\$390,195 40

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$353,344 36
Cash in company's office	4,472 58
Cash deposited in bank.....	12,437 07
Agents' balances.....	19,941 39
Total ledger assets.....	\$390,195 40

NON-LEDGER ASSETS.

Interest accrued on bonds.....	732 24
Gross assets	\$390,927 64

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 2,677 31
Book value of ledger assets over market value.....	15,620 26
Total	18,297 57
Total admitted assets.....	\$372,630 07

LIABILITIES.

Losses adjusted and unpaid.....	\$5,645 17	
Losses reported and unadjusted.....	2,804 51	
Gross amount of unpaid losses.....	\$8,449 68	
Deduct re-insurance	1,747 84	
Net amount of unpaid losses.....		\$ 6,701 84
Unearned premiums		123,477 72
Salaries, rent, expenses, etc., due or accrued.....		739 68
Commissions, brokerage and other charges due or to become due to agents and brokers		194 90
Re-insurance and return premiums due other companies.....		3,265 17
Estimated Federal, State and other taxes hereafter payable.....		2,127 85
Adjustment expense		68 39
Liabilities, except capital and surplus.....		\$136,575 55
Capital paid up in cash.....	\$150,000 00	
Surplus	86,054 52	
Surplus to policyholders		236,054 52
Total		\$372,630 07

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$27,635,948 00	\$278,381 40
Written or renewed during the year.....	15,586,553 00	162,006 57
Excess of original premiums over amount received for re-in- surance		385 42
Total	\$43,222,501 00	\$440,773 39
Deduct those expired and marked off as terminated.....	13,142,823 00	144,827 53
In force at the end of year.....	\$30,079,678 00	\$295,945 86
Deduct amount re-insured	5,360,398 00	59,965 96
Net amount in force at the end of the year.....	\$24,719,280 00	\$235,979 90

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$3,053,619 06
Losses paid since organization.....	1,653,767 16
Stock owned by directors, at par value.....	18,800 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$2,025,361 00
Premiums received	22,387 21
Losses paid	5,415 91
Losses incurred	6,022 37
Paid for 2% tax on premiums.....	535 29

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Located in Springfield, Mass. Incorporated 1849; commenced business 1851.

A. WILLARD DAMON, *President.*

WILLIAM J. MACKAY, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$2,500,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$8,644,753 42
Deduct re-insurance, rebate, abatement and return premiums	2,764,258 23
	<hr/>
Received for premiums other than perpetuals.....	\$5,880,495 19
Rents (including \$18,000.00, for company's occupancy of its own buildings)	\$ 18,000 00
Interest on mortgage loans.....	94,482 12
on bonds and dividends on stocks.....	297,347 98
on deposits	11,900 58
from all other sources.....	22 73
	<hr/>
Total rents and interest.....	421,753 41
Profit on sale or maturity of ledger assets, stocks.....	73,053 12
Agents' balances previously charged off.....	154 56
Increase in liabilities on account of re-insurance treaties.....	13,474 49
Refund of taxes.....	17,923 96
	<hr/>
Total income during the year.....	\$ 6,406,854 73
Amount of net or ledger assets December 31, 1913.....	10,990,962 34
	<hr/>
Total	<u><u>\$17,397,817 07</u></u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$530,497.64, occurring in previous years)	\$4,306,423 47
Deduct amount received for salvage and re-insurance.....	858,334 97
	<hr/>
Net amount paid for losses.....	\$3,448,088 50
Expenses of adjustment and settlement of losses.....	54,061 76
Commissions or brokerage.....	1,102,785 61
Allowances to agencies for miscellaneous agency expenses.....	26,427 42
Salaries, \$202,325.18, and expenses, \$138,669.54, of special and general agents.	340,994 72
Salaries, fees and all other charges of officers, directors, trustees and home office employees	343,424 07
Rents (including \$18,000.00, for company's occupancy of its own buildings)..	35,340 10
Advertising, printing and stationery.....	71,164 34

Postage, telegrams, telephone and express.....	\$24,471 91
Legal expenses	7,293 67
Furniture and fixtures.....	4,307 41
Maps, including corrections.....	15,771 15
Underwriters' Boards, etc.....	64,047 92
Fire departments, fire patrol, salvage corps, assessments, etc.....	30,267 98
Inspection and surveys.....	43,356 02
Repairs and expenses on real estate.....	544 91
Taxes on real estate.....	5,007 75
Taxes on premiums.....	119,002 50
Insurance Department fees, agents' licenses, etc.....	27,196 88
All other licenses, fees and taxes.....	46,621 63
Paid stockholders for interest or dividends (amount declared during the year, \$250,000.00)	250,000 00
Gross decrease in book value of ledger assets, stocks.....	29,057 50
Agents' balances charged off.....	2,255 38
All other disbursements	22,441 20
Total disbursements.....	<u>\$6,113,933 34</u>
Balance	<u>\$11,283,883 73</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 300,000 00
Loans on mortgage (first liens) on real estate.....	2,053,870 00
Book value of bonds and stock, excluding interest.....	6,925,932 14
Cash in company's office.....	924 01
Cash deposited in bank.....	777,379 65
Agents' balances	1,225,777 93
Total ledger assets.....	<u>\$11,283,883 73</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$48,332 83
Interest accrued on bonds.....	17,453 58
Total	<u>65,786 41</u>
Gross assets	<u>\$11,349,670 14</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$23,884 51
Market value of special deposits in excess of corresponding liabilities	87,721 35
Book value of bonds and stocks over market value.....	267,660 14
Total	<u>379,266 00</u>
Total admitted assets.....	<u>\$10,970,404 14</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$101,036 13	
Losses reported and unadjusted.....	574,010 98	
Losses resisted	56,895 49	
	<hr/>	
Gross amount of unpaid losses.....	\$731,942 60	
Deduct re-insurance.....	148,242 24	
	<hr/>	
Net amount of unpaid losses.....	\$ 583,700 36	
Unearned premiums	5,542,965 64	
Interest due or accrued remaining unpaid.....	5,324 78	
Salaries, rent, expenses, etc., due or accrued.....	15,000 00	
Commissions, brokerage and other charges due or to become due to agents and brokers	10,000 00	
Funds held under re-insurance treaties.....	272,976 83	
Estimated Federal, State and other taxes hereafter payable.....	50,000 00	
	<hr/>	
Liabilities, except capital and surplus.....	\$6,479,967 61	
Capital paid up in cash.....	\$2,500,000 00	
Surplus	1,990,436 53	
	<hr/>	
Surplus to policyholders.....	4,490,436 53	
	<hr/>	
Total	<u>\$10,970,404 14</u>	

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$1,057,044,659 00	\$11,590,419 92
Written or renewed during the year.....	798,972,112 00	8,644,753 42
	<hr/>	<hr/>
Total	\$1,856,016,771 00	\$20,235,173 34
Deduct those expired and marked off as terminated.....	691,043,203 00	7,808,848 70
	<hr/>	<hr/>
In force at the end of year.....	\$1,164,973,568 00	\$12,426,324 64
Deduct amount re-insured.....	168,475,252 00	1,769,509 63
	<hr/>	<hr/>
Net amount in force at the end of the year.....	<u>\$996,498,316 00</u>	<u>\$10,656,815 01</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$109,220,102 86
Losses paid since organization.....	61,973,344 28
Stock owned by directors, at par value.....	176,900 00
Loaned to stockholders, not officers.....	12,300 00
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BUSINESS IN KENTUCKY DURING THE YEAR

	Fire.
Risks written	\$6,533,298 00
Premiums received.....	112,436 57
Losses paid	93,692 65
Losses incurred.....	99,339 19
Paid for 2% tax on premiums.....	2,248 73
	<hr/>

STANDARD FIRE INSURANCE COMPANY.

Located in Hartford, Conn. Incorporated July, 1905; commenced business March, 1910.

M. L. HEWES, *President.*

H. B. ANTHONY, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$750,000 00
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INCOME.

	Fire.	
Entire premiums collected during the year.....	\$1,033,111 21	
Deduct re-insurance, rebate, abatement and return premiums	360,276 16	
Received for premiums other than perpetuals.....		\$672,835 05
Interest on bonds and dividends on stocks.....	\$51,740 26	
on deposits	2,484 35	
Total interest		54,224 61
Profit on sale or maturity of ledger assets, bonds.....		362 50
Surplus paid in		125,000 00
Total income during the year.....	\$	852,422 16
Amount of net or ledger assets December 31, 1913.....		1,267,929 39
Increase of paid-up capital during the year.....		250,000 00
Total	\$2,370,351 55	

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$38,914.77, occurring in previous years)	\$467,211 23	
Deduct amount received for salvage and re-insurance.....	114,437 61	
Net amount paid for losses.....		\$352,773 62
Expenses of adjustment and settlement of losses.....		9,097 16
Commissions or brokerage.....		159,752 67
Allowances to agencies for miscellaneous agency expenses.....		3,406 68
Salaries, \$20,868.89, and expenses, \$19,575.18, of special and general agents		40,444 07
Salaries, fees and all other charges of officers, directors, trustees and home office employes		31,596 05
Rents		2,833 86
Advertising, printing and stationery.....		8,017 86
Postage, telegrams, telephone and express.....		5,393 33
Legal expenses		60 00
Furniture and fixtures.....		762 01
Maps, including corrections		2,822 82
Underwriters' Boards, etc.....		5,062 25

Fire departments, fire patrol, salvage corps, assessments, etc.....	\$ 2,618 90
Inspection and surveys.....	6,594 91
Taxes on premiums	13,999 25
Insurance Department fees, agents' licenses, etc.....	6,587 96
All other licenses, fees and taxes.....	231 87
Paid stockholders for interest or dividends (amount declared during the year, \$40,000.00)	45,757 70
Loss on sales or maturity of ledger assets, bonds.....	125 00
Agents' balances charged off.....	31 49
All other disbursements.....	12,145 66
Total disbursements	<u>\$710,116 15</u>
Balance	<u>\$1,660,235 40</u>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,408,132 22
Cash in company's office.....	46 16
Cash deposited in bank.....	108,052 76
Agents' balances.....	144,004 26
Total ledger assets.....	<u>\$1,660,235 40</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	17,154 47
Maps, furniture, fixtures and safes.....	10,000 00
Gross assets.....	<u>\$1,687,389 87</u>

ASSETS NOT ADMITTED.

Maps, furniture, fixtures and safes.....	\$10,000 00
Agents' balances, over three months due.....	502 23
Book value of bonds and stocks over market value.....	52,190 22
Total	<u>62,692 45</u>
Total admitted assets.....	<u>\$1,624,697 42</u>

LIABILITIES.

Losses reported and unadjusted.....	\$66,499 37
Losses resisted	2,306 00
Gross amount of unpaid losses.....	<u>\$68,805 37</u>
Deduct re-insurance.....	6,892 99
Net amount of unpaid losses.....	<u>\$ 61,912 38</u>
Unearned premiums	592,711 26
Salaries, rent, expenses, etc., due or accrued.....	1,381 25
Estimated Federal, State and other taxes hereafter payable.....	12,500 00
Liabilities, except capital and surplus.....	<u>\$668,504 89</u>

Capital paid up in cash.....	\$750,000 00	
Surplus	206,192 53	
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Surplus to policyholders.....		\$956,192 53
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Total		\$1,624,697 42
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MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$108,155,947 00	\$ 984,285 79
Written or renewed during the year.....	114,996,820 00	1,033,111 21
<hr/>		
Total	\$223,152,767 00	\$2,017,397 00
Deduct those expired and marked off as terminated.....	79,493,811 00	687,067 83
<hr/>		
In force at the end of year.....	\$143,658,956 00	\$1,330,329 17
Deduct amount re-insured	27,707,907 00	249,421 72
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Net amount in force at the end of the year.....	\$115,951,049 00	\$1,080,907 45
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GENERAL INTERROGATORIES.

Premiums received since organization.....	\$2,106,448 97
Losses paid since organization.....	866,263 72
Stock owned by directors, at par value.....	53,550 00
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BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$6,474,073 00
Premiums received	83,162 54
Losses paid	31,522 80
Losses incurred	35,329 70
Paid for 2% tax on premiums.....	2,048 72
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UNITED STATES FIRE INSURANCE COMPANY.

Located in New York, N. Y. Incorporated April, 1824; commenced business April, 1824.

CHARLES A. NORRIS, *President.*

OTTO B. CANDIDUS, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$400,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$1,434,144 14
Deduct re-insurance, rebate, abatement and return premiums	721,494 00
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Received for premiums other than perpetuals.....	\$712,650 14
Interest on mortgage loans.....	\$ 2,410 00
on collateral loans.....	514 17
on bonds and dividends on stocks.....	45,240 93
on deposits	1,213 39
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Total interest	49,378 49
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Total income during the year.....	\$ 762,028 63
Amount of net or ledger assets December 31, 1913.....	1,274,534 58
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Total	\$2,036,563 21

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$96,252.59, occurring in previous years)	\$651,442 68
Deduct amount received for salvage and re-insurance.....	265,772 05
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Net amount paid for losses.....	\$385,670 63
Expenses of adjustment and settlement of losses.....	9,728 97
Commissions or brokerage.....	249,167 58
Salaries, fees and all other charges of officers, directors, trustees and home office employes	14,460 20
Rents	2,700 00
Advertising, printing and stationery.....	3,767 74
Postage, telegrams, telephone and express.....	3,760 33
Legal expenses	1,237 59
Underwriters' Boards, etc.....	6,956 66
Fire department, fire patrol, salvage corps, assessments, etc.....	4,819 03
Inspection and surveys.....	2,127 28
Taxes on premiums.....	14,275 60
Insurance Department, fees, agents' licenses, etc.....	3,872 23
All other licenses, fees and taxes.....	3,221 91

Paid stockholders for interest or dividends (amount declared during the year, \$28,000.00)	\$28,000 00
Loss on sales or maturity of ledger assets, stocks.....	884 50
All other disbursements.....	281 37
Total disbursements	<u>\$734,931 56</u>
Balance	<u><u>\$1,301,631 65</u></u>

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 51,000 00
Loans secured by pledge of bonds, stocks or other collateral..	10,000 00
Book value of bonds and stocks, excluding interest.....	1,003,547 71
Cash in company's office.....	82 36
Cash deposited in bank.....	130,778 30
Agents' balances	106,223 28
Total ledger assets.....	<u>\$1,301,631 65</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 777 92
Interest accrued on bonds.....	4,157 88
Total	<u>4,935 80</u>
Gross assets	<u>\$1,306,567 45</u>

ASSETS NOT ADMITTED.

Market value of special deposits in excess of corresponding liabilities	\$12,685 13
Book value of bonds and stocks over market value.....	62,885 71
Total	<u>75,570 84</u>
Total admitted assets	<u><u>\$1,230,996 61</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$15,404 04
Losses reported and unadjusted.....	98,404 68
Losses resisted	2,700 00
Gross amount of unpaid losses.....	<u>\$116,508 72</u>
Deduct re-insurance.....	39,657 85
Net amount of unpaid losses.....	<u>\$ 76,850 87</u>
Unearned premiums.....	538,271 03
Salaries, rent, expenses, etc., due or accrued.....	1,000 00
Estimated Federal, State and other taxes hereafter payable.....	9,700 00
Liabilities, except capital and surplus.....	<u><u>\$625,821 95</u></u>

Capital paid up in cash.....	\$400,000 00
Surplus	205,174 66
<hr/>	
Surplus to policyholders.....	\$605,174 66
<hr/>	
Total	\$1,230,996 61
<hr/> <hr/>	

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$121,605,930 00	\$1,312,682 41
Written or renewed during the year.....	136,378,635 00	1,434,144 14
Excess of original premiums over amount received for re-insurance		736 04
<hr/>		<hr/>
Total	\$257,984,565 00	\$2,747,562 59
Deduct those expired and marked off as terminated.....	121,362,637 00	1,285,701 16
<hr/>		<hr/>
In force at the end of year.....	\$136,621,928 00	\$1,461,861 43
Deduct amount re-insured.....	39,776,962 00	441,909 92
<hr/>		<hr/>
Net amount in force at the end of the year.....	\$96,844,966 00	\$1,019,951 51
<hr/> <hr/>		<hr/> <hr/>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$14,118,177 15
Losses paid since organization.....	7,581,762 95
Stock owned by directors, at par value.....	231,900 00
<hr/> <hr/>	

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$1,248,799 00
Premiums received	13,575 18
Losses paid	5,179 92
Losses incurred	5,067 24
Paid for 2% tax on premiums.....	272 50
<hr/> <hr/>	

WESTCHESTER FIRE INSURANCE COMPANY.

Located in New York, N. Y. Incorporated as a Mutual Company March, 1837; commenced business as a Joint Stock Company January, 1870.

GEORGE R. CRAWFORD, *President.*

OTTO E. SCHAEFER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash.....	\$500,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$5,621,229 40
Deduct re-insurance, rebate, abatement and return premiums	2,248,591 92
Received for premiums other than perpetuals.....	\$3,372,637 48
Rents for company's property.....	\$ 108 00
Interest on mortgage loans.....	7,425 05
on bonds and dividends on stocks.....	249,560 94
on deposits	5,951 49
Total rents and interest.....	263,045 48
Profit on sale or maturity of ledger assets, stocks.....	2,352 24
Agents' balances previously charged off.....	539 85
Premiums received on increase in capital.....	600,000 00
From all other sources.....	2,129 02
Total income during the year.....	\$4,240,704 07
Amount of net or ledger assets December 31, 1913, \$5,639,679.76; less \$27,896.23	5,611,783 13
Increase of paid-up capital during the year.....	200,000 00
Total	\$10,052,487 20

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$382,032.37, occurring in previous years)	\$2,932,084 01
Deduct amount received for salvage and re-insurance.....	802,149 13
Net amount paid for losses.....	\$2,129,934 88
Expenses of adjustment and settlement of losses.....	40,731 63
Commissions or brokerage.....	645,838 75
Salaries, \$153,151.27, and expenses, \$101,453.88, of special and general agents.	254,605 15
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	122,109 28
Rents	28,747 25
Advertising, printing and stationery.....	43,763 35
Postage, telegrams, telephone and express.....	25,784 20

Legal expenses	\$ 1,602 14
Furniture and fixtures.....	7,330 94
Maps, including corrections.....	14,167 22
Underwriters' Boards, etc.....	45,676 93
Fire departments, fire patrol, salvage corps, assessments, etc.....	12,712 38
Inspection and surveys.....	23,971 22
Taxes on real estate.....	144 86
Taxes on premiums.....	83,173 88
Insurance Department fees, agents' licenses, etc.....	17,645 17
All other licenses, fees and taxes.....	15,658 18
Paid stockholders for interest or dividends (amount declared during the year)	160,000 00
Loss on sales or maturity of ledger assets, bonds.....	1,661 25
Gross decrease in book value of ledger assets, stocks.....	1,745 00
Agents' balances charged off.....	4,452 39
All other disbursements	3,250 06
Total disbursements.....	<u>\$3,684,706 02</u>
Balance	<u>\$6,367,781 18</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 5,876 00
Loans on mortgage (first liens) on real estate.....	122,210 00
Book value of bonds and stocks, excluding interest.....	5,407,505 78
Cash deposited in bank.....	396,882 06
Agents' balances	<u>435,307 34</u>
Total ledger assets	<u>\$6,367,781 18</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 1,077 89
Interest accrued on bonds.....	19,328 34
Checks returned on account of suit.....	<u>12,500 00</u>
Total	<u>32,906 23</u>
Gross assets.....	<u>\$6,400,687 41</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 16,228 88
Book value of ledger assets over market value, real estate, \$1,376.00; bonds and stocks, \$434,347.45.....	<u>435,723 45</u>
Total	<u>451,952 33</u>
Total admitted assets.....	<u>\$5,948,735 08</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$123,071 71	
Losses reported and unadjusted.....	520,798 13	
Losses resisted	27,557 75	
Gross amount of unpaid losses.....	\$671,427 59	
Deduct re-insurance	221,924 34	
Net amount of unpaid losses.....	\$ 449,503 25	
Unearned premiums	3,327,393 08	
Commissions, brokerage and other charges due or to become due to agents and brokers	15,000 00	
Estimated Federal, State and other taxes hereafter payable.....	75,000 30	
Federal income tax withheld from salaries paid.....	384 02	
Liabilities, except capital and surplus.....	\$3,867,289 35	
Capital paid up in cash.....	\$ 500,000 00	
Surplus	1,581,454 73	
Surplus to policyholders.....	2,081,454 73	
Total	\$5,948,735 08	

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$786,896.161 00	\$7,750,519 47
Written or renewed during the year.....	525,079,278 00	5,621,229 40
Total	\$1,311,975.439 00	\$13,371,748 87
Deduct those expired and marked off as terminated.....	481,386,886 00	5,279,594 48
In force at the end of year.....	\$830,588,553 00	\$8,092,154 39
Deduct amount re-insured.....	163,840,902 00	1,630,576 96
Net amount in force at the end of the year.....	\$666,747,651 00	\$6,461,577 43

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$63,190,387 82
Losses paid since organization.....	35,433,018 93
Stock owned by directors, at par value.....	113,180 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$4,499,581 00
Premiums received	61,315 67
Losses paid	35,223 27
Losses incurred.....	34,855 74
Paid for 2% tax on premiums.....	1,522 68

WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

*Located in New York, N. Y. Incorporated March, 1853; commenced business March, 1853.*GEORGE R. BRANSON, *President.*DAVID J. BURTIS, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

CAPITAL.

Paid up in cash..... \$1,000,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$4,329,858 84
Deduct re-insurance, rebate, abatement and return premiums..	1,663,034 57
Received for premiums other than perpetuals.....	\$2,666,824 27
Rents for company's property, including \$150.00 for company's occupancy of its own buildings.....	\$ 5,362 43
Interest on mortgage loans.....	26,213 05
on collateral loans.....	375 00
on bonds and dividends on stocks.....	173,249 28
on deposits	3,308 42
from all other sources.....	1,404 80
Total rents and interest.....	209,912 98
Profit on sale or maturity of ledger assets, bonds and stocks.....	22,605 58
From all other sources.....	413 50
Total income during the year.....	\$2,899,756 33
Amount of net or ledger assets December 31, 1913.....	5,020,935 79
Total	<u><u>\$7,920,692 12</u></u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$278,566.20, occurring in previous years)	\$2,269,471 38
Deduct amount received for salvage and re-insurance.....	613,574 89
Net amount paid for losses.....	\$1,655,896 49
Expenses of adjustment and settlement of losses.....	43,230 61
Commissions or brokerage.....	1,036,991 61
Salaries, fees and all other charges of officers, directors, trustees and home office employees	46,951 18
Rents (including \$150.00, for company's occupancy of its own buildings)....	15,482 98
Advertising, printing and stationery.....	20,261 97
Postage, telegrams, telephone and express.....	15,921 16
Legal expenses.....	2,050 23

Furniture and fixtures.....	\$ 24 25
Underwriters' Boards, etc.....	32,672 64
Fire departments, fire patrol, salvage corps, assessments, etc.....	5,932 31
Inspection and surveys.....	122 05
Repairs and expenses on real estate.....	1,304 43
Taxes on real estate.....	1,215 19
Taxes on premiums.....	46,206 86
Insurance Department fees, agents' licenses, etc.....	12,554 88
All other licenses, fees and taxes.....	12,153 91
Paid stockholders for interest or dividends (amount declared during the year, \$120,000.00)	120,000 00
Loss on sales or maturity of ledger assets, bonds and stocks.....	56,661 66
Agents' balances charged off.....	734 80
All other disbursements.....	920 31
<hr/>	
Total disbursements	\$3,127,289 52
<hr/>	
Balance	\$4,793,402 60
<hr/>	

LEDGER ASSETS.

Book value of real estate.....	\$ 107,931 82
Loans on mortgage (first liens) on real estate.....	546,150 00
Loans secured by pledge of bonds, stock or other collateral....	5,000 00
Book value of bonds and stocks, excluding interest.....	3,411,385 97
Cash in company's office.....	594 00
Cash deposited in bank.....	372,358 37
Agents' balances.....	320,649 44
Bills receivable, taken for fire risks.....	29,333 00
<hr/>	
Total ledger assets	\$4,793,402 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 6,268 08
Interest accrued on bonds.....	14,916 82
<hr/>	
Total	21,184 90
<hr/>	
Gross assets.....	\$4,814,587 50

ASSETS NOT ADMITTED.

Market value of special deposits in excess of corresponding liabilities	\$ 2,465 61
Book value of bonds and stocks over market value.....	95,316 22
<hr/>	
Total	97,781 83
<hr/>	
Total admitted assets.....	\$4,716,805 67
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LIABILITIES.

Losses adjusted and unpaid.....	\$ 25,000 00	
Losses reported and unadjusted.....	282,700 07	
Losses resisted	36,152 00	
	<hr/>	
Gross amount of unpaid losses.....	\$343,852 07	
Deduct re-insurance.....	59,594 07	
	<hr/>	
Net amount of unpaid losses.....	\$ 284,258 00	
Unearned premiums.....	2,579,461 68	
Salaries, rent, expenses, etc., due or accrued.....	2,000 00	
Estimated Federal, State and other taxes hereafter payable.....	35,000 00	
	<hr/>	
Liabilities, except capital and surplus.....	\$2,900,719 68	
Capital paid up in cash.....	\$1,000,000 00	
Surplus	816,085 99	
	<hr/>	
Surplus to policyholders.....	1,816,085 99	
	<hr/>	
Total	\$4,716,895 67	
	<hr/>	

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$594,582,920 00	\$6,143,094 97
Written or renewed during the year.....	440,349,861 00	4,329,858 84
Excess of original premiums over amount received for re-insurance		364,401 68
	<hr/>	<hr/>
Total	\$1,034,932,781 00	\$10,837,355 49
Deduct those expired and marked off as terminated.....	413,090,987 00	4,415,547 32
	<hr/>	<hr/>
In force at the end of year.....	\$621,841,794 00	\$6,421,808 17
Deduct amount re-insured.....	120,217,428 00	1,215,551 32
	<hr/>	<hr/>
Net amount in force at the end of the year.....	\$501,624,366 00	\$5,206,256 85
	<hr/>	<hr/>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$59,474,990 67
Losses paid since organization.....	31,649,639 17
Stock owned by directors, at par value.....	789,100 00
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BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$1,428,561 00
Premiums received	21,640 77
Losses paid	13,679 21
Losses incurred	16,534 35
Paid for 2% tax on premiums.....	433 94
	<hr/>

Mutual Fire Insurance

COMPANIES

OF OTHER STATES.

Abstracts Compiled from their Annual Statements on file
in this Department showing their
condition on

31st DAY OF DECEMBER, 1914

INDIANA LUMBERMAN'S MUTUAL INSURANCE COMPANY.

Located in Indianapolis, Ind. Incorporated April, 1897; commenced business April, 1897.

C. C. FOSTER, *President.*

F. B. FOWLER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

INCOME.

	Fire.
Entire premiums collected during the year.....	\$495,823 45
Deduct re-insurance rebate, abatement and return premiums..	80,291 85
Received for premiums other than perpetuals.....	\$415,541 60
Rents for company's property, including \$1,500.00, for com- pany's occupancy of its own buildings.....	\$ 2,463 25
Interest on mortgage loans.....	14,071 78
on bonds and dividends on stocks.....	6,145 00
on deposits	556 17
Total rents and interest.....	23,236 20
Total income during the year.....	\$438,777 80
Amount of net or ledger assets December 31, 1913.....	416,099 19
Total	<u>\$854,876 99</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$1,167.98, occurring in previous years)	\$145,911 22
Deduct amount received for salvage and re-insurance.....	4,549 82
Net amount paid for losses.....	\$141,361 70
Expenses of adjustment and settlement of losses.....	740 02
Salaries, fees and all other charges of officers, directors, trustees and home office employes	37,835 07
Rents (including \$1,500.00, for company's occupancy of its own buildings)..	1,500 00
Advertising, printing and stationery.....	2,095 27
Postage, telegrams, telephone and express.....	1,908 53
Legal expenses	25 71
Furniture and fixtures.....	563 43
Fire departments, fire patrol, salvage corps, assessments, etc.....	725 14
Inspection and surveys.....	11,161 46
Repairs and expenses on real estate.....	1,007 63
Taxes on real estate.....	558 26
Taxes on premiums.....	4,523 74
Insurance Department fees, agents' licenses, etc.....	2,136 43
All other licenses, fees and taxes.....	582 55

Gross decrease in book value of ledger assets.....	\$ 399 00
Dividends to policyholders.....	147,090 81
All other disbursements.....	379 25
Total disbursements	<u>\$354,594 00</u>
Balance	<u><u>\$500,282 99</u></u>

LEDGER ASSETS.

Book value of real estate.....	\$ 29,500 00
Loans on mortgage (first liens) on real estate.....	269,350 00
Book value of bonds and stocks, excluding interest.....	150,000 00
Cash deposited in bank.....	32,276 28
Agents' balances	19,156 71
Total ledger assets.....	<u>\$500,282 99</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,960 59
Interest accrued on bonds.....	2,653 99
Interest due and accrued on other assets.....	53 64
Total	<u>6,668 22</u>
Gross assets	<u>\$506,951 21</u>

ASSETS NOT ADMITTED.

Book value of bonds over market value.....	55 00
Total admitted assets.....	<u><u>\$506,896 21</u></u>

LIABILITIES.

Losses reported and unadjusted.....	\$6,001 24
Losses resisted	5,171 25
Net amount of unpaid losses.....	<u>\$ 11,172 49</u>
Unearned premiums on risks.....	203,105 33
Taxes due or accrued.....	6,083 89
Liabilities, except surplus.....	<u>\$220,366 71</u>
Surplus	<u>286,529 50</u>
Total	<u><u>\$506,896 21</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$17,266,018 00	\$353,922 47
Written or renewed during the year.....	23,681,071 00	495,833 45
Total	\$40,947,089 00	\$854,755 92
Deduct those expired and marked off as terminated.....	20,360,246 00	432,092 01
In force at the end of year.....	\$20,586,843 00	\$422,663 91
Deduct amount re-insured.....	719,350 00	16,453 26
Net amount in force at the end of the year.....	<u>\$19,867,493 00</u>	<u>\$406,210 65</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$2,401,745 02
Losses paid since organization	<u>944,717 81</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$716,281 00
Premiums received.....	10,910 74
Losses paid	14,039 16
Losses incurred	14,039 16
Paid for 2% tax on premiums.....	<u>218 21</u>

LUMBERMEN'S MUTUAL INSURANCE COMPANY.

Located in Mansfield, Ohio. Incorporated September, 1895; commenced business October, 1895.

E. S. NAIL, *President.*

W. H. G. KEGG, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

INCOME.

	Fire.
Entire premiums collected during the year.....	\$524,463 64
Deduct re-insurance, rebate, abatement and return premiums..	<u>67,382 60</u>
Received for premiums other than perpetuials.....	\$457,081 04
Interest on mortgage loans.....	\$ 3,568 08
on bonds and dividends on stocks.....	19,398 17
on deposits	176 72
from all other sources.....	<u>90 23</u>
Total interest	23,233 20

Agents' balances charged off.....	\$103 43
Losses subrogated	111 11
Total income during the year.....	\$480,528 78
Amount of net or ledger assets December 31, 1913.....	598,643 16
Total	<u>\$1,079,171 94</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$697.30, occurring in previous years)	\$170,853 41
Deduct amount received for salvage and re-insurance.....	545 25
Net amount paid for losses.....	\$170,308 16
Expenses of adjustment and settlement of losses.....	961 26
Commissions or brokerage.....	29,947 11
Salaries, fees and all other charges of officers, directors, trustees and home office employes	28,024 11
Rents	592 00
Advertising, printing and stationery.....	3,028 92
Postage, telegrams, telephone and express.....	1,164 59
Legal expenses	465 32
Underwriters' Boards, etc.....	150 00
Fire departments, fire patrol, salvage corps, assessments, etc.....	1,125 30
Inspection and surveys.....	15,512 47
Repairs and expenses on real estate.....	668 51
Taxes on real estate.....	136 78
Taxes on premiums.....	6,224 53
Insurance Department fees, agents' licenses, etc.....	1,232 04
All other licenses, fees and taxes.....	820 47
Dividends to policyholders.....	173,344 94
Gross decrease in book value of ledger assets.....	84 50
All other disbursements	7,076 07
Total disbursements	<u>\$440,867 08</u>
Balance	<u>\$638,304 86</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 23,700 00
Loans on mortgage (first liens) on real estate.....	89,750 00
Book value of bonds and stocks, excluding interest.....	478,468 15
Cash in company's office.....	2,070 00
Cash deposited in bank.....	19,732 79
Agents' balances	24,583 92
Total ledger assets	<u>\$638,304 86</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,287 70
Interest accrued on bonds.....	4,814 60
Total	<u>6,102 30</u>

Market value of bonds and stocks over book value.....	\$3,805 45
Gross assets	\$648,212 61

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 224 36
Market value of special deposits in excess of corresponding liabilities	5,792 14
Total	6,016 50
Total admitted assets.....	\$642,196 11

LIABILITIES.

Losses reported and unadjusted.....	\$14,225 00
Losses resisted	5,500 00
Total amount of unpaid losses.....	\$ 19,725 00
Unearned premiums	221,391 26
Cash dividends remaining unpaid to policyholders.....	2,927 42
Salaries, rent, expenses, etc., due or accrued.....	500 00
Commissions, brokerage and other charges due or to become due to agents and brokers	1,582 85
Return premiums due and unpaid to policyholders.....	744 32
Estimated Federal, State and other taxes hereafter payable.....	5,000 00
Liabilities, except surplus.....	\$251,870 85
Surplus	390,325 26
Total	\$642,196 11

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$19,729,068 00	\$422,968 32
Written or renewed during the year.....	24,219,551 00	524,463 64
Total	\$43,948,619 00	\$947,431 96
Deduct those expired and marked off as terminated.....	22,942,350 00	503,850 57
In force at the end of year.....	\$21,006,269 00	\$443,581 39
Deduct amount re-insured.....	35,500 00	798 88
Net amount in force at the end of the year.....	\$20,970,769 00	\$442,782 51

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$3,828,338 68
Losses paid since organization.....	1,307,025 80

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$601,233 00
Premiums received	15,875 21
Losses paid	17,804 14
Losses incurred	17,804 14
Paid for 2% tax on premiums.....	317 50

LUMBER MUTUAL FIRE INSURANCE COMPANY.

Located in Boston, Mass. Incorporated February, 1895; commenced business March, 1895.

GEORGE W. GALE, *President.*

HARRY E. STONE, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

INCOME.

	Fire.
Entire premiums collected during the year.....	\$552,912 26
Deduct re-insurance, rebate, abatement and return premiums..	63,241 28
Received for premiums other than perpetuals.....	\$489,670 98
Interest on bonds.....	\$30,434 38
on deposits	4,583 14
from all other sources.....	61
Total interest	35,018 13
Profit on sale or maturity of ledger assets.....	45 02
Agents' balances previously charged off.....	9 50
From Gale & Stone, agents.....	23,500 00
Gross increase by adjustment in book value of ledger assets (bonds).....	476 52
Total income during the year.....	\$548,720 15
Amount of net or ledger assets December 31, 1913.....	800,709 68
Total	\$1,349,420 83

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$1,851.63, occurring in previous years)	\$176,267 42
Deduct amount received for salvage and re-insurance.....	541 61
Net amount paid for losses.....	\$175,725 81
Expenses of adjustment and settlement of losses.....	780 94
Commissions or brokerage	26,695 62
Allowances to agencies for miscellaneous agency expenses.....	2,648 03

Salaries, fees and all other charges of officers, directors, trustees and home office employes	\$ 41,927 45
Rents	4,200 00
Advertising, printing and stationery.....	2,470 06
Postage, telegrams, telephone and express.....	1,231 88
Legal expenses	352 29
Furniture and fixtures.....	697 50
Fire departments, fire patrol, salvage corps, assessments, etc.....	342 11
Inspection and surveys.....	5,006 68
Taxes on premiums.....	7,804 71
Insurance Department fees, agents' licenses, etc.....	1,021 25
All other licenses, fees and taxes.....	738 72
Loss on sales or maturity of ledger assets.....	339 85
Gross decrease in book value of ledger assets.....	288 90
Agents' balances charged off.....	173 69
Dividends to policyholders.....	186,686 93
All other disbursements.....	3,277 08
Total disbursements	\$462,409 40
Balance	\$887,011 43

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$755,534 13
Cash in company's office.....	1,071 59
Cash deposited in bank.....	108,852 28
Agents' balances	21,553 43
Total ledger assets.....	\$887,011 43

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$10,018 93
Interest due and accrued on other assets.....	187 50
Total	10,206 43
Amount due from Gale & Stone, agents.....	12,551 13
Cash held for agency expenses	665 63
Gross assets	\$910,434 62

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 40 98
Market value of special deposits in excess of corresponding liabilities	2,256 06
Amount due from Gale & Stone, agents.....	12,551 13
Book value of bonds over market value.....	33,889 13
Total	48,737 30
Total admitted assets	\$861,697 32

LIABILITIES.

Losses reported and unadjusted.....	\$11,911 71	
Losses resisted.....	2,171 25	
Net amount of unpaid losses.....		\$ 14,082 96
Unearned premiums on risks.....		232,176 75
Salaries, rent, expenses, etc., due or accrued.....		681 17
Taxes due or accrued.....		7,808 04
Reserve for Federal income tax.....		20 00
Liabilities, except surplus.....		<u>\$254,768 92</u>
Surplus		<u>606,928 40</u>
Total		<u><u>\$861,697 32</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$19,810,579 00	\$442,290 26
Written or renewed during the year.....	24,885,693 00	552,912 26
Total	<u>\$44,696,272 00</u>	<u>\$995,202 52</u>
Deduct those expired and marked off as terminated.....	23,476,231 00	530,849 02
In force at the end of year.....	<u><u>\$21,220,041 00</u></u>	<u><u>\$464,353 50</u></u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$4,067,499 52
Losses paid since organization.....	<u><u>1,413,716 45</u></u>

BUSINESS IN KENTUCKY DURING THE YEAR

	Fire.
Risks written	\$338,993 25
Premiums received	8,833 72
Losses paid	12,041 11
Losses incurred	12,041 11
Paid for 2% tax on premiums.....	<u><u>176 67</u></u>

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY.

Located in Philadelphia, Pa. Incorporated February, 1895; commenced business March, 1895.

EDWARD F. HENSON, *President.*

HARRY HUMPHREYS, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$526,712 87	
Deduct re-insurance, rebate, abatement and return premiums..	63,232 05	
	<hr/>	
Received for premiums other than perpetuials.....		\$463,480 82
Interest on mortgage loans.....	\$ 649 96	
on bonds and dividends on stocks.....	21,775 64	
on deposits	3,021 73	
	<hr/>	
Total interest.....		25,447 33
Profit on sale or maturity of ledger assets.....		191 25
Transfer of agency and brokerage profits.....		10,000 00
Increase in book value of ledger assets.....		6,855 00
From all other sources.....		555 00
		<hr/>
Total income during the year.....		\$506,529 40
Amount of net or ledger assets December 31, 1913.....		610,087 72
		<hr/>
Total		<u>\$1,116,617 12</u>

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$1,585.90, occurring in previous years)	\$170,612 05	
Deduct amount received for salvage and re-insurance.....	1,521 92	
	<hr/>	
Net amount paid for losses.....		\$169,090 13
Expenses of adjustment and settlement of losses.....		1,352 68
Inspection charges		28,004 09
Salaries, fees and all other charges of officers, directors, trustees and home office employes		32,129 68
Rents		2,768 00
Advertising, printing and stationery.....		3,946 35
Postage, telegrams, telephone and express.....		3,654 08
Legal expenses		526 45
Furniture and fixtures.....		438 27
Fire departments, fire patrol, salvage corps. assessments, etc.....		493 77
Inspection and surveys.....		11,233 01
Taxes on premiums.....		6,254 64
Insurance Department fees, agents' licenses, etc.....		1,445 09

All other licenses, fees and taxes.....	\$ 1,370 23
Dividends to policyholders.....	180,692 16
Gross decrease in book value of ledger assets, bonds.....	800 00
Agents' balances charged off.....	192 68
Traveling expenses	2,011 98
Total disbursements.....	<u>\$446,403 29</u>
Balance	<u>\$670,213 83</u>

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 57,500 00
Book value of bonds and stocks, excluding interest.....	508,350 00
Cash in company's office.....	1,686 51
Cash deposited in bank.....	72,365 46
Agents' balances	26,367 39
Furniture, fixtures and safes.....	3,944 47
Total ledger assets.....	<u>\$670,213 83</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	1,281 91
Interest accrued on bonds.....	7,117 08
Total	<u>8,393 99</u>
Due from Justin Peter's agency.....	4,093 87
Gross assets	<u>\$682,706 69</u>

ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$3,944 47
Agents' balances, over three months due.....	59 44
Market value of special deposits in excess of corresponding liabilities	5,562 78
Due from Justin Peter's agency.....	4,093 87
Total	<u>13,660 56</u>
Total admitted assets.....	<u>\$669,046 13</u>

LIABILITIES.

Losses reported and unadjusted.....	\$13,204 02
Losses resisted	2,171 25
Amount of unpaid losses.....	<u>\$ 15,375 27</u>
Unearned premiums.....	226,486 42
Salaries, rent, expenses, etc., due or accrued.....	109 51
Inspection charges due.....	2,031 28

Estimated Federal, State and other taxes hereafter payable.....	\$6,884 61
Federal income tax withheld at source, for salaries.....	100 00
Liabilities, except surplus	\$250,987 09
Surplus	418,059 04
Total	<u>\$669,046 13</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$20,449,196 00	\$441,816 66
Written or renewed during the year.....	24,255,067 00	526,712 87
Total	<u>\$44,704,263 00</u>	<u>\$968,529 53</u>
Deduct those expired and marked off as terminated.....	23,460,760 00	515,492 00
In force at the end of year.....	\$21,243,503 00	\$453,037 53
Deduct amount re-insured.....	8,500 00	64 70
Net amount in force at the end of the year.....	<u>\$21,235,003 00</u>	<u>\$452,972 83</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$3,562,321 19
Losses paid since organization.....	<u>1,220,427 72</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$306,575 00
Premiums received.....	5,215 76
Losses paid	9,127 89
Losses incurred.....	9,127 89
Paid for 2% tax on premiums.....	<u>104 32</u>

FIRE AND FIRE MARINE

INSURANCE COMPANIES

OF OTHER COUNTRIES.

Abstracts Compiled from their Annual Statements on file
in this Department showing their
condition on the

31st DAY OF DECEMBER, 1914

AACHEN AND MUNICH FIRE INSURANCE COMPANY.

Located in Aix-La-Chapelle, Germany.

BUSINESS OF THE UNITED STATES BRANCH.

J. A. KELSEY, Manager. *Principal Office, 80 Maiden Lane, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$1,823,162 36	
Deduct re-insurance, rebate, abatement and return premiums..	642,883 58	
Received for premiums other than perpetuals.....		\$1,180,278 78
Interest on bonds and dividends on stocks	\$82,407 50	
on deposits	2,318 87	
from all other sources.....	2,421 17	
Total interest		97,147 54
Profit on sale or maturity of ledger assets.....		1,290 61
Received from Home office.....		39,345 13
Total income during the year.....		\$1,318,062 06
Amount of net or ledger assets December 31, 1913.....		2,750,510 69
Total		<u>\$4,068,572 75</u>

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$93,352.37, occurring in previous years)	\$946,135 97	
Deduct amount received for salvage and re-insurance.....	224,952 99	
Net amount paid for losses.....		\$721,182 98
Expenses of adjustment and settlement of losses.....		24,030 00
Commissions or brokerage.....		257,203 08
Allowances to agencies for miscellaneous agency expenses.....		8 00
Salaries, \$23,842.51, and expenses, \$18,741.15, of special and general agents....		42,583 66
Salaries, fees and all other charges of officers, directors, trustees and home office employes		86,051 42
Rents		6,897 52
Advertising, printing and stationery.....		12,109 32
Postage, telegrams, telephone and express.....		10,243 84
Furniture and fixtures.....		710 63

Maps, including corrections.....	\$ 4,519 42
Underwriters' Boards, etc.....	21,492 51
Fire departments, fire patrol, salvage corps, assessments, etc.....	16,966 89
Inspection and surveys.....	2,599 21
Taxes on premiums.....	21,797 70
Insurance Department fees, agents' licenses, etc.....	7,689 17
All other licenses, fees and taxes.....	7,004 88
Agents' balances charged off.....	285 52
Remitted to Home office.....	25,697 65
All other disbursements.....	2,822 71

Total disbursements.....	\$1,271,896 31
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Balance	\$2,796,676 44
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LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,430,568 41
Cash in company's office.....	54 34
Cash deposited in bank.....	172,110 89
Agents' balances	193,258 77
Bills receivable, taken for fire risks.....	684 03

Total ledger assets.....	\$2,796,676 44
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NON-LEDGER ASSETS.

Interest due and accrued on collateral loans.....	30,150 64
Re-insurance recoverable on paid losses.....	6,229 59

Gross assets.....	\$2,833,056 67
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ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 2,206 71
Bills receivable, taken for fire risk.....	684 03
Overdue and accrued interest on bonds in default.....	1,210 00
Market value of special deposits in excess of corresponding liabilities	6,143 38
Book value of ledger assets over market value, bonds and stocks	158,149 41

Total	168,393 53
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Total admitted assets.....	\$2,664,663 14
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LIABILITIES.

Losses adjusted and unpaid.....	\$ 6,461 04
Losses reported and unadjusted.....	170,308 13
Losses resisted	19,655 76

Gross amount of unpaid losses.....	\$196,424 93
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Deduct re-insurance.....	65,266 78
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Net amount of unpaid losses.....	\$ 131,158 15
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Unearned premiums on risks.....	\$1,291,056 30
Salaries, rent, expenses, etc., due or accrued.....	2,436 36
Taxes due or accrued.....	17,500 00
Commissions, brokerage and other charges due or to become due to agents and brokers	4,322 68
Liabilities, except deposit capital and surplus.....	\$1,446,473 49
Surplus	1,218,189 65
Total	\$2,664,663 14

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$292,603,091 00	\$2,838,691 90
Written or renewed during the year.....	192,006,614 00	1,823,162 36
Total	\$484,609,705 00	\$4,661,854 26
Deduct those expired and marked off as terminated.....	173,726,554 00	1,712,773 61
In force at the end of year.....	\$310,883,151 00	\$2,949,075 65
Deduct amount re-insured.....	48,036,774 00	467,688 69
Net amount in force at the end of the year.....	\$262,846,377 00	\$2,481,386 96

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$16,912,517 06
Losses paid since organization.....	11,496,929 13

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$783,933 00
Premiums received.....	9,431 37
Losses paid	9,660 96
Losses incurred.....	9,041 24
Paid for 2% tax on premiums.....	214 74

ATLAS ASSURANCE COMPANY, LTD.

Located in London, England.

BUSINESS OF THE UNITED STATES BRANCH.

FRANK LOCK, Manager. *Principal Office 100 William Street, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$2,809,211 17
Deduct re-insurance, rebate, abatement and return premiums..	1,029,347 16
	<hr/>
Received for premiums other than perpetuals.....	\$1,779,864 01
Rents for company's property, including \$500.00 for com- pany's occupancy of its own buildings	\$4,687 96
Interest on bonds and dividends on stocks.....	104,667 92
on deposits	2,136 89
	<hr/>
Total rents and interest.....	111,492 77
Profit on sale or maturity of ledger assets.....	227 33
Received from Home office.....	18,332 64
	<hr/>
Total income during the year.....	\$1,909,916 75
Amount of net or ledger assets December 31, 1913.....	3,154,052 99
	<hr/>
Total	<u>\$5,063,969 74</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$109,918.02, occurring in previous years)	\$1,251,661 41
Deduct amount received for salvage and re-insurance.....	306,526 82
	<hr/>
Net amount paid for losses.....	\$945,134 59
Expenses of adjustment and settlement of losses.....	31,000 02
Commissions or brokerage	334,308 29
Allowances to agencies for miscellaneous agency expenses.....	3,881 70
Salaries, \$17,174.97, and expenses, \$13,584.28, of special and general agents..	90,759 25
Salaries, fees and all other charges of officers, directors, trustees and home office employes	120,297 51
Rents (including \$509.00, for company's occupancy of its own buildings)....	18,198 21
Advertising, printing and stationery.....	19,321 44

Postage, telegrams, telephone and express.....	\$ 14,603 13
Legal expenses	351 26
Furniture and fixtures.....	5,480 96
Maps, including corrections.....	7,324 48
Underwriters' Boards' etc.....	26,376 71
Fire departments, fire patrol, salvage corps, assessments, etc.....	6,805 32
Inspection and surveys.....	13,145 09
Repairs and expenses on real estate.....	3,661 63
Taxes on real estate.....	559 00
Taxes on premiums	30,494 77
Insurance Department fees, agents' licenses, etc.....	12,075 60
All other licenses, fees and taxes.....	8,649 38
Loss on sales or maturity of ledger assets.....	5,640 00
Agents' balances charged off.....	63 25
Remitted to Home office.....	103,273 29
All other disbursements	13,484 49
 Total disbursements.....	 \$1,814,888 87
 Balance	 \$3,249,080 87

LEDGER ASSETS.

Book value of real estate.....	\$ 83,878 81
Book value of bonds and stocks, excluding interest.....	2,596,724 18
Cash in company's office.....	3,324 32
Cash deposited in bank.....	178,847 26
Agents' balances	386,306 30
 Total ledger assets.....	 \$3,249,080 87

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$28,813 90
Rents due and accrued.....	278 83
 Total	 29,092 73
 Gross assets	 \$3,278,173 60

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 28,453 13
Market value of special deposit in excess of corresponding liabilities	26,460 86
Book value of ledger assets over market value, real estate. \$23,878.81; bonds and stocks, \$237,289.18.....	261,167 99
 Total	 316,081 98
 Total admitted assets.....	 \$2,962,091 62

LIABILITIES.

Losses adjusted and unpaid.....	\$ 2,874 98
Losses reported and unadjusted.....	140,560 95
Losses resisted	19,725 29
Gross amount of unpaid losses.....	\$163,161 22
Deduct re-insurance	33,437 27
Net amount of unpaid losses.....	\$ 129,723 95
Unearned premiums on risks.....	1,691,756 56
Salaries, rent, expenses, etc., due or accrued.....	5,737 32
Taxes due or accrued	30,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers	9,959 45
Liabilities, except deposit capital and surplus.....	\$1,867,177 28
Surplus	1,094,914 34
Total	\$2,962,091 62

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$374,709,372 00	\$3,809,529 67
Written or renewed during the year.....	280,616,088 00	2,809,211 17
Excess of original premiums over amount received for re-in- surance		4,950 16
Total	\$655,325,460 00	\$6,623,691 00
Deduct those expired and marked off as terminated.....	252,727,257 00	2,606,609 73
In force at the end of year.....	\$402,598,203 00	\$4,017,081 27
Deduct amount re-insured.....	82,572,099 00	747,442 67
Net amount in force at the end of the year.....	\$320,026,104 00	\$3,269,638 60

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$26,555,882 25
Losses paid since organization.....	15,221,388 86

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Tornado.	Aggregate.
Risks written	\$1,663,177 00	\$35,900 00	\$1,699,077 00
Premiums received.....	21,339 83	203 40	21,543 23
Losses paid	15,287 45		15,287 45
Losses incurred.....	13,303 26		13,303 26
Paid for 2% tax on premiums.....			515 65

BRITISH AMERICA ASSURANCE COMPANY.

Located in Toronto, Canada. Incorporated February, 1833; commenced business June, 1835.

BUSINESS OF THE UNITED STATES BRANCH.

W. B. MEIKLE, *General Manager.*

E. F. GARROW, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$1,834,945 99	
Deduct re-insurance, rebate, abatement and return premiums..	792,621 45	
Received for premiums other than perpetuials.....		\$1,042,324 54
Interest on bonds and dividends on stocks.....	\$56,863 42	
on deposits.....	7,286 95	
from all other sources.....	163 42	
Total interest		64,313 79
Agents' balances previously charged off.....		176 49
Received from Home office.....		77,962 77
Total income during the year.....		\$1,184,777 59
Amount of net or ledger assets December 31, 1913.....		1,958,651 08
Total		\$3,143,428 67

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$91,814.38, occurring in previous years)	\$1,009,953 42	
Deduct amount received for salvage and re-insurance.....	266,657 24	
Net amount paid for losses.....		\$743,296 18
Expenses of adjustment and settlement of losses.....		16,783 96
Commissions or brokerage.....		242,403 79
Salaries, \$20,659.30, and expenses, \$28,441.32, of special and general agents..		49,100 62
Salaries, fees and all other charges of officers, directors, trustees and home office employes		54,165 65
Rents		4,016 25
Advertising, printing and stationery.....		17,848 15
Postage, telegrams, telephone and express.....		7,670 21
Legal expenses		652 69
Furniture and fixtures.....		710 13
Maps, including corrections.....		3,365 90

Underwriters' Boards, etc.....	\$22,260 35
Fire departments, fire patrol, salvage corps, assessments, etc.....	626 94
Inspection and surveys.....	466 30
Taxes on premiums.....	10,449 92
Insurance Department fees, agents' licenses, etc.....	19,780 84
All other licenses, fees and taxes.....	10,051 56
Loss on sales or maturity of ledger assets.....	11,421 50
Remitted to Home office.....	40,138 60
All other disbursements.....	1,482 04

Total disbursements.....	\$1,256,696 63
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Balance	\$1,886,732 04
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LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,430,569 38
Cash deposited in bank.....	304,355 64
Agents' balances	150,113 75
Supplies, printed matter and stationery.....	1,693 27
Total ledger assets.....	\$1,886,732 04

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	22,577 20
Gross assets	\$1,909,309 24

ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$ 1,693 27
Agents' balances, over three months due.....	6,662 68
Market value of special deposits in excess of corresponding liabilities	3,755 51
Book value of bonds and stocks over market value.....	53,612 64
Total	65,724 10
Total admitted assets.....	\$1,843,585 14

LIABILITIES.

Losses reported and unadjusted.....	\$162,645 71
Losses resisted	16,057 00
Gross amount of unpaid losses.....	\$179,702 71
Deduct re-insurance	37,401 00
Net amount of unpaid losses.....	\$142,301 71
Unearned premiums on risks.....	958,715 87
Salaries, rent, expenses, etc., due or accrued.....	1,000 06
Taxes due or accrued.....	15,634 85

Commissions, brokerage and other charges due or to become due to agents and brokers	\$2,500 00
Liabilities, except deposit capital and surplus.....	\$1,120,152 44
Surplus to policyholders.....	723,432 70
Total	<u>\$1,843,585 14</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$242,640,917 00	\$2,453,255 05
Written or renewed during the year.....	177,234,679 00	1,834,945 99
Excess of original premiums over amount received for re-insurance		43,442 03
Total	<u>\$419,875,596 00</u>	<u>\$4,331,643 07</u>
Deduct those expired and marked off as terminated.....	175,619,768 00	1,872,476 77
In force at the end of year.....	<u>\$244,255,828 00</u>	<u>\$2,459,166 30</u>
Deduct amount re-insured.....	54,134,090 00	542,656 69
Net amount in force at the end of the year.....	<u>\$190,121,738 00</u>	<u>\$1,916,509 61</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$35,575,551 46
Losses paid since organization.....	<u>23,412,155 55</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$894,293 00
Premiums received.....	10,650 07
Losses paid.....	3,006 82
Losses incurred.....	3,109 76
Paid for 2% tax on premiums.....	<u>213 80</u>

CALEDONIAN INSURANCE COMPANY.

Located in Edinburgh, Scotland.

BUSINESS OF THE UNITED STATES BRANCH.

CHAS. H. POST, *Manager. Principal Office 50 Pine Street, New York City.*

Attorney to accept service of process in Kentucky.....	Insurance Commissioner.
Amount deposited in the State of New York for all policyholders in the United States, as per certificate filed in this office.....	<u>\$200,000 00</u>

INCOME.

	Fire.
Entire premiums collected during the year.....	\$2,331,373 54
Deduct re-insurance, rebate, abatement and return premiums..	907,974 90
Received for premiums other than perpetuals.....	\$1,423,398 64
Rents for company's property, including \$4,550.00, for company's occupancy of its own buildings.....	\$31,012 34
Interest on bonds and dividends on stocks.....	60,910 69
on deposits	1,015 04
Total rents and interest.....	92,938 07
Profit on sale or maturity of ledger assets.....	375 00
Received from Home office.....	25,445 57
Total income during the year.....	\$1,542,157 28
Amount of net or ledger assets December 31, 1913.....	2,265,353 30
Total	\$3,807,510 58

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$131,299.81, occurring in previous years)	\$1,151,073 88
Deduct amount received for salvage and re-insurance.....	277,908 83
Net amount paid for losses.....	\$873,165 05
Expenses of adjustment and settlement of losses.....	46,110 38
Commissions or brokerage.....	294,370 04
Salaries, \$15,213.69, and expenses, \$17,851.76, of special and general agents	33,065 45
Salaries, fees and all other charges of officers, directors, trustees and home office employes	99,956 62
Rents (including \$4,550.00, for company's occupancy of its own buildings)..	10,008 63
Advertising, printing and stationery.....	11,260 45
Postage, telegrams, telephone and express.....	11,708 75
Legal expenses.....	110 07
Furniture and fixtures.....	1,200 88
Maps, including corrections.....	6,328 52
Underwriters' Boards, etc.....	22,862 80
Fire departments, fire patrol, salvage corps, assessments, etc.....	11,041 73
Inspection and surveys.....	3,646 81
Repairs and expenses on real estate.....	16,108 85
Taxes on real estate.....	7,298 00
Taxes on premiums.....	25,905 24
Insurance Department fees, agents' licenses, etc.....	7,514 65
All other licenses, fees and taxes.....	8,924 88
Agents' balances charged off.....	193 39
Remitted to Home office.....	10,626 35
All other disbursements	3,089 02
Total disbursements	\$1,504,496 56
Balance	\$2,303,014 02

LEDGER ASSETS.

Book value of real estate.....	\$ 442,085 58	
Book value of bonds and stocks, excluding interest.....	1,457,493 61	
Cash in company's office.....	367 84	
Cash deposited in bank.....	112,658 12	
Agents' balances.....	290,408 87	
		<hr/>
Total ledger assets.....		\$2,303,014 02

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	10,818 70	
Market value of real estate over book value.....	82,914 42	
		<hr/>
Gross assets		\$2,396,747 14

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 4,595 90	
Market value of special deposits in excess of corresponding liabilities	13,361 46	
Book value of bonds and stocks over market value.....	94,748 61	
		<hr/>
Total		112,705 97
		<hr/>
Total admitted assets.....		\$2,284,041 17
		<hr/> <hr/>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 73,287 25	
Losses reported and unadjusted.....	154,438 88	
Losses resisted	20,388 28	
		<hr/>
Gross amount of unpaid losses.....	\$248,114 41	
Deduct re-insurance.....	61,565 43	
		<hr/>
Net amount of unpaid losses.....	\$ 186,548 98	
Unearned premiums on risks.....	1,460,252 59	
Salaries, rent, expenses, etc., due or accrued.....	2,000 00	
Taxes due or accrued.....	25,000 00	
Reserve for contingencies.....	10,000 00	
		<hr/>
Liabilities, except deposit capital and surplus.....	\$1,683,801 57	
Surplus	600,239 60	
		<hr/>
Total		\$2,284,041 17
		<hr/> <hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$320,353,905 00	\$3,411,188 17
Written or renewed during the year.....	217,425,823 00	2,331,373 54
Total	\$537,779,728 00	\$5,742,561 71
Deduct those expired and marked off as terminated.....	199,871,164 00	2,210,440 36
In force at the end of year.....	\$337,908,564 00	\$3,532,121 35
Deduct amount re-insured.....	62,513,034 00	698,528 23
Net amount in force at the end of the year.....	\$275,395,530 00	\$2,833,593 12

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$32,789,059 64
Losses paid since organization.....	20,972,033 24

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$1,216,909 00
Premiums received	15,144 56
Losses paid	9,059 32
Losses incurred	9,230 13
Paid for 2% tax on premiums.....	349 37

COMMERCIAL UNION ASSURANCE COMPANY.

Located in London, England.

BUSINESS OF THE UNITED STATES BRANCH.

A. H. WRAY, *Manager.* *Principal Office 55 John Street, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$9,217,365 27	\$1,239,948 41
Deduct re-insurance, rebate, abatement and return premiums	3,093,042 46	604,949 76
Received for premiums other than perpetuals...	\$6,124,322 81	\$634,998 65
		\$6,759,321 46

Deposit premiums, received on perpetual risks.....	\$ 628 00
Rents for company's property.....	\$ 68,545 57
Interest on mortgage loans.....	870 00
on bonds and dividends on stocks.....	223,900 45
on deposits	7,457 63
Total rents and interest.....	300,773 65
Profit on sale or maturity of ledger assets.....	359 91
Agents' balances previously charged off.....	82 66
Received from Home office.....	700,960 11
Income tax withheld at source.....	370 00
Total income during the year.....	\$7,762,495 79
Amount of net or ledger assets December 31, 1913.....	7,569,162 71
Total	<u>\$15,331,658 50</u>

DISBURSEMENTS.

	Fire. Marine and Inland.		
Gross amount paid for losses (including \$634,887.39, occurring in previous years).....	\$3,410,255 17	\$920,733 16	
Deduct amount received for salvage and re-in- surance	873,040 32	496,837 61	
Net amount paid for losses.....	\$2,537,214 85	\$423,895 55	\$2,961,110 40
Expenses of adjustment and settlement of losses.....			71,524 29
Commissions or brokerage.....			1,717,370 44
Allowances to agencies for miscellaneous agency expenses.....			9,195 62
Salaries, \$63,147.42, and expenses, \$54,318.86, of special and general agents			117,466 28
Salaries, fees and all other charges of officers, directors, trustees and home office employes			216,172 29
Rents			27,126 18
Advertising, printing and stationery.....			53,032 83
Postage, telegrams, telephone and express.....			26,357 89
Legal expenses.....			546 69
Furniture and fixtures.....			5,269 79
Maps, including corrections.....			7,690 36
Underwriters' Boards, etc.....			58,439 02
Fire departments, fire patrol, salvage corps, assessments, etc.....			37,426 67
Inspection and surveys.....			18,314 75
Repairs and expenses on real estate.....			29,795 90
Taxes on real estate			17,112 31
Taxes on premiums.....			94,069 47
Insurance Department fees, agents' licenses, etc.....			18,039 93
All other licenses, fees and taxes.....			17,138 02
Deposit premiums returned.....			2,730 38
Agents' balances charged off.....			1,053 02
Remitted to Home office.....			559,816 92
Exchange			4,823 55
Decrease by adjustment in book value of ledger assets.....			28,831 03
Total disbursements.....			<u>\$6,100,459 03</u>
Balance			<u>\$9,231,199 47</u>

LEDGER ASSETS.

Book value of real estate.....	\$ 676,300 00
Loans on mortgage (first liens) on real estate.....	30,000 00
Book value of bonds and stocks, excluding interest.....	5,765,588 05
Cash in company's office.....	999 29
Cash deposited in bank.....	1,291,011 10
Agents' balances.....	1,466,127 24
Bills receivable, taken for fire risks.....	1,173 79
<hr/>	
Total ledger assets	\$9,231,199 47

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 595 55
Interest accrued on bonds.....	70,358 00
Rents accrued	9,491 90
<hr/>	
Total	80,445 45
Market value of real estate over book value.....	283,700 00
<hr/>	
Gross assets.....	\$9,595,344 92

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 77,904 88
Bills receivable, past due, taken for marine, inland and fire risks	169 24
Book value of bonds and stocks over market value.....	313,218 05
<hr/>	
Total	391,292 17
<hr/>	
Total admitted assets.....	\$9,204,052 75
<hr/> <hr/>	

LIABILITIES.

Losses adjusted and unpaid.....	\$ 51,763 00
Losses reported and unadjusted.....	679,573 66
Losses resisted	23,495 00
<hr/>	
Gross amount of unpaid losses.....	\$754,831 66
Deduct re-insurance.....	161,803 56
<hr/>	
Net amount of unpaid losses.....	\$ 593,028 10
Unearned premiums on fire risks.....	\$6,083,888 73
Unearned premiums on inland navigation risks.....	18,972 30
Unearned premiums on marine risks.....	107,355 38
<hr/>	
Unearned premiums as computed above.....	6,210,216 41
Amount reclaimable by the insured on perpetual insurance.....	85,316 94
Salaries, rent, expenses, etc., due or accrued.....	2,840 00
Taxes due or accrued.....	115,082 34

Commissions, brokerage and other charges due or to become due to agents and brokers	\$14,120 00
Liabilities, except deposit capital and surplus.....	\$7,020,603 79
Surplus	2,183,448 96
Total	<u>\$9,204,052 75</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$ 883,272,836 00	\$8,895,378 89
Written or renewed during the year.....	1,072,383,961 00	9,217,365 27
Excess of original premiums over amount received for re-insurance		1,639,018 17
Total	<u>\$1,955,656,797 00</u>	<u>\$19,751,762 33</u>
Deduct those expired and marked off as terminated.....	620,328,151 00	6,556,135 36
In force at the end of year.....	<u>\$1,335,328,646 00</u>	<u>\$13,195,626 97</u>
Deduct amount re-insured.....	163,352,987 00	1,491,686 59
Net amount in force at the end of the year.....	<u>\$1,171,975,659 00</u>	<u>\$11,703,940 38</u>

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 19,174,955 00	\$ 183,904 76
Written or renewed during the year.....	702,839,008 00	1,239,948 41
Total	<u>\$722,013,963 00</u>	<u>\$1,423,853 17</u>
Deduct those expired and marked off as terminated.....	702,672,277 00	1,215,331 08
In force at the end of the year.....	<u>\$19,341,686 00</u>	<u>\$208,522 09</u>
Deduct amount re-insured.....	1,680,366 00	22,361 50
Net amount in force at the end of the year.....	<u>\$17,661,320 00</u>	<u>\$186,160 59</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$112,670,012 00
Losses paid since organization.....	66,001,902 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$3,493,992 00
Premiums received	37,178 18
Losses paid	17,836 80
Losses incurred	21,301 96
Paid for 2% tax on premiums.....	743 56

GENERAL FIRE ASSURANCE COMPANY.

Located in Paris, France.

BUSINESS OF THE UNITED STATES BRANCH.

FRED S. JAMES & Co., Managers. Principal Office 123 William St., New York City.

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the United States, as per certificate filed in this office.....	\$200,000 00
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INCOME.

	Fire.
Entire premiums collected during the year.....	\$902,557 29
Deduct re-insurance, rebate, abatement and return premiums	454,144 72
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Received for premiums other than perpetuials.....	\$448,412 57
Interest on bonds and dividends on stocks.....	\$27,295 00
on deposits	1,019 65
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Total interest.....	28,314 65
<hr/>	
Total income during the year.....	\$476,727 22
Amount of net or ledger assets December 31, 1913.....	854,667 99
<hr/>	
Total	\$1,331,395 21

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$54,626.29, occurring in previous years)	\$527,522 12
Deduct amount received for salvage and re-insurance.....	217,875 97
<hr/>	
Net amount paid for losses.....	\$309,646 15
Expenses of adjustment and settlement of losses.....	3,791 14
Commissions or brokerage.....	147,950 20
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	500 00
Advertising, printing and stationery.....	126 35
Underwriters' Boards, etc.....	10,688 91
Fire departments, fire patrol, salvage corps, assessments.....	5,443 59
Taxes on premiums.....	8,331 30
Insurance Department fees, agents' licenses, etc.....	3,407 29

All other licenses, fees and taxes.....	\$2,242 13
Remitted to Home office.....	6,042 33
Total disbursements.....	<u>\$498,174 39</u>
Balance	<u><u>\$833,220 92</u></u>

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$679,956 25
Cash deposited in bank.....	85,804 74
Agents' balances.....	67,459 83
Total ledger assets	<u><u>\$833,220 82</u></u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	9,384 55
Re-insurance recoverable on paid losses.....	1,874 55
Gross assets	<u>\$844,479 92</u>

ASSETS NOT ADMITTED.

Book value of bonds over market value.....	5,866 25
Total admitted assets	<u><u>\$838,613 67</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 954 13
Losses reported and unadjusted.....	67,048 98
Losses resisted.....	1,500 00
Gross amount of unpaid losses.....	<u>\$69,503 11</u>
Deduct re-insurance.....	21,590 82
Net amount of unpaid losses.....	\$ 47,912 29
Unearned premiums on risks.....	375,815 27
Taxes due or accrued.....	8,800 00
Commissions, brokerage and other charges due or to become due to agents and brokers	6,692 93
Funds held under re-insurance treaties.....	8,465 99
Liabilities except deposit capital and surplus.....	<u>\$447,686 48</u>
Surplus	<u>390,927 19</u>
Total	<u><u>\$838,613 67</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$89,470,649 00	\$848,142 30
Written or renewed during the year.....	98,504,024 00	902,557 29
Total	\$187,974,673 00	\$1,750,699 59
Deduct those expired and marked off as terminated.....	84,825,139 00	798,215 14
In force at the end of year.....	\$103,149,534 00	\$952,484 45
Deduct amount re-insured.....	25,735,562 00	248,380 71
Net amount in force at the end of the year.....	\$77,413,972 00	\$704,103 74

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$1,609,452 33
Losses paid since organization.....	729,247 45

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$1,121,834 00
Premiums received	12,001 52
Losses paid	1,198 73
Losses incurred	1,309 23
Paid for 2% tax on premiums.....	240 03

HAMBURG-BREMEN FIRE INSURANCE COMPANY.

Located in Hamburg, Germany.

BUSINESS OF THE UNITED STATES BRANCH.

H. N. KELSEY, Manager. *Principal Office 123 William Street, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$2,035,662 64
Deduct re-insurance, rebate, abatement and return premiums..	951,376 65
Received for premiums other than perpetuals.....	\$1,084,285 99

Interest on bonds and dividends on stocks.....	\$69,977 50
on deposits	669 23
from all other sources.....	210 00
Total interest	\$70,856 73
Profit on sale or maturity of ledger assets.....	7,878 75
Received from Home office.....	10,149 66
Borrowed money	50,000 00
Total income during the year.....	\$1,223,171 13
Amount of net or ledger assets December 31, 1913.....	1,948,608 74
Total	\$3,171,779 87

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$114,358.55, occurring in previous years)	\$1,040,090 92
Deduct amount received for salvage and re-insurance.....	342,601 81
Net amount paid for losses.....	\$697,489 11
Expenses of adjustment and settlement of losses.....	26,888 73
Commissions or brokerage.....	166,717 81
Allowances to agencies for miscellaneous agency expenses.....	356 96
Salaries, \$52,183.90, and expenses, \$28,985.74, of special and general agents	81,169 64
Salaries, fees and all other charges of officers, directors, trustees and home office employes	101,592 88
Rents	18,217 31
Advertising, printing and stationery.....	19,713 62
Postage, telegrams, telephone and express.....	13,940 67
Legal expenses	739 93
Furniture and fixtures.....	4,359 52
Maps, including corrections.....	5,682 65
Underwriters' Boards, etc.....	25,372 35
Fire departments, fire patrol, salvage corps, assessments, etc.....	7,687 04
Inspection and surveys.....	5,323 67
Taxes on premiums.....	35,244 72
Insurance Department fees, agents' licenses, etc.....	9,932 67
All other licenses, fees and taxes.....	13,100 37
Agents' balances charged off.....	102 06
Borrowed money repaid.....	50,000 00
Gross decrease in book value of ledger assets.....	42,455 00
Remitted to Home office.....	7 665 44
All other disbursements	7,163 90
Total disbursements.....	\$1,340,914 45
Balance	\$1,830,865 42

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,538,413 67
Cash deposited in bank.....	79,016 27
Agents' balances	213,435 48
Total ledger assets.....	\$1,830,865 42

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$23,000 21
Market value of bonds and stocks over book value.....	40,421 33

Gross assets	\$1,894,286 36
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ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	17,657 06
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Total admitted assets.....	\$1,876,636 90
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LIABILITIES.

Losses adjusted and unpaid.....	\$ 15,620 00
Losses reported and unadjusted.....	211,640 00
Losses resisted	28,470 00

Gross amount of unpaid losses.....	\$255,730 00
Deduct re-insurance	90,725 00

Net amount of unpaid losses.....	\$ 165,005 00
Unearned premiums on risks.....	1,116,384 75
Salaries, rent, expenses, etc., due or accrued.....	7,590 00
Taxes due or accrued.....	27,500 00

Liabilities, except deposit capital and surplus.....	\$1,316,389 75
Surplus to policyholders.....	560,247 15

Total	\$1,876,636 90
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MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$288,922,104 00	\$3,282,339 38
Written or renewed during the year.....	180,827,342 00	2,035,662 64
Excess of original premiums over amount received for re-insurance		15,247 10
Total	\$469,749,446 00	\$5,333,249 12
Deduct those expired and marked off as terminated.....	181,790,988 00	2,141,171 81
In force at the end of year.....	\$287,958,458 00	\$3,192,077 31
Deduct amount re-insured.....	83,581,468 00	984,734 98
Net amount in force at the end of the year.....	\$204,376,990 00	\$2,207,342 33

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$43,548,949 05
Losses paid since organization.....	28,344,696 89

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$2,509,086 00
Premiums received.....	43,322 69
Losses paid	36,050 07
Losses incurred	35,935 07
Paid for 2% tax on premiums.....	867 18

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Located in Liverpool, England.

BUSINESS OF THE UNITED STATES BRANCH.

HENRY W. EATON, *Manager.* *Principal Office 80 William Street, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$14,632,677 14	\$1,143,858 32	
Deduct re-insurance, rebate, abatement and return premiums	6,673,596 18	435,390 21	
Received for premiums other than perpetuals.....	\$7,959,080 96	\$708,468 11	\$8,667,549 07
Deposit premiums, received on perpetual risks.....			2,525 55
Rents for company's property, including \$31,250.00, for com- pany's occupancy of its own buildings.....		\$123,058 62	
Interest on mortgage loans.....		157,661 30	
on collateral loans.....		6 00	
on bonds and dividends on stocks.....		273,788 30	
on deposits		24,464 27	
from all other sources.....		1,197 07	
Total rents and interest.....			580,175 56
Profit on sale or maturity of ledger assets.....			2,908 27
Received from Home office.....			35,122 19
Gross increase by adjustment in book value of ledger assets.....			2,884 61
From all other sources.....			160 68
Total income during the year.....			\$9,291,325 93
Amount of net or ledger assets December 31, 1913.....			14,651,281 98
Total			\$23,942,607 91

DISBURSEMENTS.

	Fire. Marine and Inland.		
Gross amount paid for losses (including \$1,072,510.65, occurring in previous years).....	\$7,419,204 27	\$431,792 77	
Deduct amount received for salvage and re-insurance	2,667,831 06	80,958 69	
Net amount paid for losses.....	\$4,751,373 21	\$350,834 08	\$5,102,207 29
Expenses of adjustment and settlement of losses.....			100,711 03
Commissions or brokerage.....			1,750,311 77
Allowances to agencies for miscellaneous agency expenses.....			972 61
Salaries, \$153,296 27, and expenses, \$94,217.08, of special and general agents..			247,513 35
Salaries, fees and all other charges of officers, directors, trustees and home office employes			393,673 37
Rents (including \$31,250.00, for company's occupancy of its own buildings)..			65,782 80
Advertising, printing and stationery.....			112,657 27
Postage, telegrams, telephone and express.....			36,172 88
Legal expenses			3,237 61
Furniture and fixtures.....			6,384 66
Maps, including corrections.....			12,101 50
Underwriters' Boards, etc.....			121,441 61
Fire departments, fire patrol, salvage corps, assessments, etc.....			46,198 16
Inspection and surveys.....			44,631 70
Repairs and expenses on real estate.....			56,951 53
Taxes on real estate.....			28,718 36
Taxes on premiums.....			140,863 24
Insurance Department fees, agents' licenses, etc.....			21,587 33
All other licenses, fees and taxes.....			70,846 89
Deposit premiums returned.....			4,363 00
Gross decrease in book value of ledger assets.....			7,683 05
Agents' balances charged off.....			698 38
Remitted to Home office.....			413,654 55
All other disbursements.....			38,850 07
Total disbursements			\$8,828,214 01
Balance			\$15,114,393 90

LEDGER ASSETS.

Book value of real estate.....	\$1,509,598 52
Loans on mortgage (first liens) on real estate.....	2,961,764 00
Loans secured by pledge of bonds, stocks or other collateral..	100 00
Book value of bonds and stocks, excluding interset.....	6,681,016 55
Cash in company's office.....	3,825 69
Cash deposited in bank.....	1,583,231 68
Agents' balances	2,369,582 18
Bills receivable, taken for fire risks.....	3,915 39
Farm notes	1,359 89
Total ledger assets	\$15,114,393 90

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$33,412 26	
Interest accrued on bonds.....	63,704 14	
Interest due and accrued on other assets.....	188 90	
Rents due and accrued.....	10,000 00	
		<hr/>
Total		\$107,305 30
Market value of real estate over book value.....		137,746 11
		<hr/>
Gross assets		\$15,359,445 31

ASSETS NOT ADMITTED.

Agents' balances over three months due.....	\$ 86,965 18	
Loans on personal security, farm notes.....	1,359 89	
Book value of bonds and stocks over market value.....	487,501 55	
		<hr/>
Total		575,826 62
		<hr/>
Total admitted assets.....		\$14,783,618 69
		<hr/> <hr/>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 111,622 56	
Losses reported and unadjusted.....	1,550,279 51	
Losses resisted.....	113,776 00	
		<hr/>
Gross amount of unpaid losses.....	\$1,775,678 07	
Deduct re-insurance	658,885 53	
		<hr/>
Net amount of unpaid losses.....		\$1,116,792 54
Unearned premiums on fire risks.....	\$8,111,386 72	
Unearned premiums on inland navigation risks.....	338,873 46	
Unearned premiums on marine risks.....	3,239 30	
		<hr/>
Unearned premiums as computed above.....		8,453,499 43
Amount reclaimable by the insured on perpetual insurance.....		179,434 43
Net premium reserve and all other liabilities, except capital, under life insurance or any other special department.....		4,578 77
Salaries, rent, expenses, etc., due or accrued.....		3,211 85
Taxes due or accrued.....		179,945 13
Commissions, brokerage and other charges due or to become due to agents and brokers		24,000 00
		<hr/>
Liabilities, except deposit capital and surplus.....		\$9,961,463 20
Surplus to policyholders.....		4,822,155 49
		<hr/>
Total		\$14,783,618 69
		<hr/> <hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$2,089,266,369 00	\$20,624,703 39
Written or renewed during the year.....	1,517,148,643 00	14,632,677 14
Total	\$3,606,415,012 00	\$35,257,380 53
Deduct those expired and marked off as terminated.....	1,433,922,569 00	14,084,262 69
In force at the end of year.....	\$2,172,492,453 00	\$21,173,117 84
Deduct amount re-insured.....	654,525,486 00	5,734,620 00
Net amount in force at the end of the year.....	\$1,517,966,967 00	\$15,438,497 84

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$27,382,908 00	\$ 682,375 01
Written or renewed during the year.....	64,569,517 00	1,143,858 32
Total	\$91,952,425 00	\$1,826,233 33
Deduct those expired and marked off as terminated.....	57,005,955 00	1,040,087 70
In force at the end of the year.....	\$34,946,470 00	\$786,145 63
Deduct amount re-insured.....	6,742,219 00	105,153 42
Net amount in force at the end of the year.....	\$28,204,251 00	\$680,983 21

Perpetual risks not included above.....	\$6,863,158 00
Premiums on same.....	188,878 35

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$241,753,115 79
Losses paid since organization.....	142,246,081 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written	\$8,405,414 22	\$98,938 00	\$8,504,352 22
Premiums received.....	125,443 28	2,113 03	127,556 31
Losses paid	132,800 88	3,013 87	135,814 75
Losses incurred	135,897 66	3,013 87	138,911 53
Paid for 2% tax on premiums.....			2,551 14

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Located in Liverpool, England.

BUSINESS OF THE UNITED STATES BRANCH.

ARCHIBALD G. MCILWAINE, JR., *Manager.* *Principal Office 57-59 William Street,
New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$4,331,522 59	\$280,169 85	
Deduct re-insurance, rebate, abatement and return premiums	1,865,145 57	93,589 69	
Received for premiums other than perpetuals.....	\$2,466,377 02	\$186,580 16	\$2,652,957 18
Rents for company's property, including \$11,500.00, for com- pany's occupancy of its own buildings.....		\$ 23,369 93	
Interest on bonds and dividends on stocks.....		130,314 80	
on deposits.....		15,030 35	
from all other sources.....		11,612 01	
Total rents and interest.....			180,327 09
Received from Home office.....			181,280 23
Total income during the year.....			<u><u>\$3,014,564 52</u></u>
Amount of net or ledger assets December 31, 1913.....			5,102,661 04
Total			<u><u>\$8,117,225 56</u></u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$178,169.23, occurring in previous years).....	\$1,901,148 17	\$95,898 28	
Deduct amount received for salvage and re-in- surance	596,530 61	12,575 13	
Net amount paid for losses.....	\$1,304,617 56	\$83,323 15	\$1,387,940 71
Expenses of adjustment and settlement of losses.....			49,100 90
Commissions or brokerage.....			406,123 16

Allowances to agencies for miscellaneous agency expenses.....	\$ 20,044 78
Salaries, \$59,596.10, and expenses, \$49,988.93, of special and general agents..	109,585 93
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	167,494 33
Rents (including \$11,500.00) for company's occupancy of its own buildings)..	29,633 81
Advertising, printing and stationery.....	34,508 79
Postage, telegrams, telephone and express.....	20,694 91
Legal expenses	973 45
Furniture and fixtures.....	3,609 57
Maps, including corrections.....	9,274 60
Underwriters' Boards, etc.....	41,636 52
Fire department, fire patrol, salvage corps, assessments, etc.....	38,998 58
Inspection and surveys.....	20,428 19
Repairs and expenses on real estate.....	12,159 64
Taxes on real estate.....	5,286 16
Taxes on premiums.....	54,252 53
Insurance Department fees, agents' licenses, etc.....	14,889 67
All other licenses, fees and taxes.....	15,606 75
Loss on sale or maturity of ledger assets.....	13,052 00
Remitted to Home office.....	580,441 24
All other disbursements.....	14,554 20

Total disbursements \$3,050,289 55

Balance \$5,066,936 01

LEDGER ASSETS.

Book value of real estate.....	\$ 300,000 00
Book value of bonds and stocks, excluding interest.....	3,071,070 34
Cash in company's office.....	2,014 90
Cash deposited in bank.....	655,506 45
Agents' balances.....	567,089 99
Bills receivable, taken for fire risks.....	1,368 01
Funds deposited with United States trustee.....	468,598 95
Balance due from other companies.....	1,287 37
Total ledger assets.....	\$5,066,936 01

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$45,881 25
Interest due and accrued on other assets.....	433 34
Total	46,314 59
Gross assets.....	\$5,113,250 60

ASSETS NOT ADMITTED.

Balances due from other companies.....	\$ 883 94
Agents' balances, over three months due.....	32,834 61
Bills receivable	469 20
Overdue and accrued interest on bonds in default.....	2,125 00
Market value of special deposits in excess of corresponding liabilities	17,325 28

Book value of bonds and stocks over market value.....	\$195,232 84	
Total		\$248,870 87
Total admitted assets.....		<u>\$4,864,379 73</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 37,328 00	
Losses reported and unadjusted.....	238,742 04	
Losses resisted.....	26,550 00	
Gross amount of unpaid losses.....	\$302,620 04	
Deduct re-insurance.....	81,645 47	
Net amount of unpaid losses.....		\$ 220,974 57
Unearned premiums on fire risks.....	\$2,700,502 07	
Unearned premiums on inland navigation risks.....	90,503 56	
Unearned premiums as computed above.....		2,791,005 63
Salaries, rent, expenses, etc., due or accrued.....		2,733 94
Taxes due or accrued.....		57,275 00
Commissions, brokerage and other charges due or to become due to agents and brokers		7,400 00
Liabilities, except deposit capital and surplus.....		\$3,079,389 14
Surplus to policyholders.....		1,784,990 59
Total		<u>\$4,864,379 73</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$697,773,116 00	\$6,595,292 19
Written or renewed during the year.....	463,235,201 00	4,331,522 59
Total	\$1,161,008,317 00	\$10,926,814 78
Deduct those expired and marked off as terminated.....	439,488,685 00	4,167,694 07
In force at the end of the year.....	\$721,519,632 00	\$6,759,120 71
Deduct amount re-insured.....	161,014,901 00	1,539,958 42
Net amount in force at the end of the year.....	\$560,504,731 00	\$5,219,162 29
	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 6,861,327 00	\$167,369 23
Written or renewed during the year.....	14,810,200 00	280,169 85
Total	\$21,671,527 00	\$447,539 08
Deduct those expired and marked off as terminated.....	12,174,739 00	239,262 77
In force at the end of the year.....	\$9,496,788 00	\$208,276 31
Deduct amount re-insured.....	1,673,089 00	27,269 18
Net amount in force at the end of the year.....	\$7,823,699 00	\$181,007 13

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$63,457,680 00
Losses paid since organization.....	36,924,141 00

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$2,927,169 00
Premiums received.....	31,644 04
Losses paid.....	24,725 95
Losses incurred.....	21,003 93
Paid for 2% tax on premiums.....	634 32

LONDON ASSURANCE CORPORATION.

Located in London, England.

BUSINESS OF THE UNITED STATES BRANCH.

CHARLES L. CASE, *Manager.* *Principal Office 84 William Street, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$3,422,806 07	\$1,427,529 32	
Deduct re-insurance, rebate, abatement and return premiums	1,271,412 86	827,345 00	
Received for premiums other than perpetuals.....	\$2,151,393 21	\$600,184 32	\$2,751,577 53
Interest on bonds and dividends on stocks.....		\$141,425 30	
on deposits		4,146 41	
from all other sources.....		273 94	
Total interest			145,845 65
Agents' balances previously charged off.....			11 46
Received from Home office.....			107,046 46
From all other sources.....			217 25
Total income during the year.....			\$3,004,698 36
Amount of net or ledger assets December 31, 1913.....			3,996,965 32
Total			\$7,001,663 68

DISBURSEMENTS.

	Fire. Marine and Inland.		
Gross amount paid for losses (including \$594,087.29, occurring in previous years).....	\$1,637,618 30	\$983,478 85	
Deduct amount received for salvage and re-in- surance	402,454 53	631,404 17	
Net amount paid for losses.....	\$1,235,163 77	\$352,074 68	\$1,587,238 45
Expenses of adjustment and settlement of losses.....			37,838 05
Commissions or brokerage.....			560,481 05
Salaries, \$44,120.63, and expenses, \$40,803.22, of special and general agents..			84,923 85
Salaries, fees and all other charges of officers, directors, trustees and home office employes			169,354 08
Rents			24,515 95
Advertising, printing and stationery.....			28,585 61
Postage, telegrams, telephone and express.....			20,767 88
Legal expenses.....			931 36
Furniture and fixtures.....			433 31
Maps, including corrections.....			9,082 86
Underwriters' Boards, etc.....			33,772 86
Fire departments, fire patrol, salvage corps, assessments, etc.....			23,661 15
Inspection and surveys.....			11,316 86
Taxes on premiums			56,426 41
Insurance Department fees, agents' licenses, etc.....			12,694 79
All other licenses, fees and taxes.....			12,857 00
Loss on sales or maturity of ledger assets.....			1,367 95
Agents' balances charged off.....			1,132 40
Remitted to Home office.....			215,484 94
All other disbursements.....			13,094 33
Total disbursements.....			\$2,905,961 19
Balance			\$4,095,702 49

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$3,281,994 13	
Cash in company's office.....	5,255 32	
Cash deposited in bank.....	297,386 19	
Agents' balances	511,066 85	
Total ledger assets.....		\$4,095,702 49

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	42,636 64	
Loss expenses.....	683 88	
Gross assets		\$4,139,023 01

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 47,187 44	
Market value of special deposits in excess of corresponding liabilities	17,422 03	
Book value of bonds and stocks over market value.....	160,984 13	
Total		\$225,593 60
Total admitted assets.....		\$3,913,429 41

LIABILITIES.

Losses adjusted and unpaid.....	\$ 33,088 46	
Losses reported and unadjusted.....	749,481 00	
Losses resisted.....	42,874 00	
Gross amount of unpaid losses.....	\$825,443 46	
Deduct re-insurance.....	289,634 06	
Net amount of unpaid losses.....		\$ 535,809 40
Unearned premiums on fire risks.....	\$2,164,479 53	
Unearned premiums on inland navigation risks.....	27,077 65	
Unearned premiums on marine risks.....	101,218 72	
Unearned premiums as computed above.....		2,292,775 90
Salaries, rent, expenses, etc., due or accrued.....		1,750 00
Taxes due or accrued.....		66,216 09
Commissions, brokerage and other charges due or to become due to agents and brokers		15,414 52
Income tax collected at source.....		217 26
Liabilities, except deposit capital and surplus.....		\$2,912,183 17
Surplus to policyholders.....		1,001,246 24
Total		\$3,913,429 41

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$464,280,709 00	\$4,892,722 71
Written or renewed during the year.....	316,733,700 00	3,422,806 07
Total	\$781,014,409 00	\$8,315,528 78
Deduct those expired and marked off as terminated.....	285,486,297 00	3,144,281 54
In force at the end of the year.....	\$495,528,112 00	\$5,171,247 24
Deduct amount re-insured.....	90,257,496 00	1,000,021 99
Net amount in force	\$405,270,616 00	\$4,171,225 25

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 49,987,705 00	\$ 281,497 06
Written or renewed during the year.....	315,562,251 00	1,427,529 32
Total	\$365,549,956 00	\$1,709,026 38
Deduct those expired and marked off as terminated.....	332,786,414 00	1,434,781 47
In force at the end of the year.....	\$32,763,542 00	\$274,244 91
Deduct amount re-insured.....	10,052,803 00	67,290 05
Net amount in force.....	\$22,710,739 00	\$206,954 86

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$56,611,158 04
Losses paid since organization.....	33,388,856 68

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written	\$1,340,511 00	\$98,925 40	\$1,439,436 40
Premiums received.....	18,477 63	2,669 73	21,147 36
Losses paid	10,403 26	1,152 10	11,555 36
Losses incurred.....	11,032 26	1,020 17	12,052 43
Paid for 2% tax on premiums			422 95

MANNHEIM INSURANCE COMPANY.

Located in Mannheim, Germany.

BUSINESS OF THE UNITED STATES BRANCH.

FRANZ HERRMANN & CO., *Managers.* Principal Office 37 Wall St., New York City.

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
 United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Marine and Inland.
Entire premiums collected during the year.....	\$2,738,845 39
Deduct re-insurance, rebate, abatement and return premiums..	1,075,261 76
Received for premiums other than perpetuials.....	\$1,663,583 63

Interest on bonds and dividends on stocks.....	\$23,382 01	
on deposits.....	1,930 84	
Total interest.....		\$ 25,312 85
Received from Home office.....		129,519 11
Total income during the year.....		\$1,818,415 59
Amount of net or ledger assets December 31, 1913.....		1,004,076 94
Total		<u>\$2,822,492 53</u>

DISBURSEMENTS.

	Marine and Inland.
Gross amount paid for losses (including \$241,096.50, occurring in previous years)	\$1,431,453 27
Deduct amount received for salvage and re-insurance.....	569,344 32
Net amount paid for losses.....	\$862,108 95
Expenses of adjustment and settlement of losses.....	15,272 61
Commissions or brokerage.....	396,461 76
Allowances to agencies for miscellaneous agency expenses.....	291 15
Expenses of special and general agents.....	14,034 89
Salaries, fees and all other charges of officers, directors, trustees and home office employes	9,179 91
Rents	9,832 85
Advertising, printing and stationery.....	4,356 85
Postage, telegrams, telephone and express.....	578 99
Underwriters' Boards, etc.....	4,475 00
Fire departments, fire patrol, salvage corps, assessments, etc.....	129 22
Inspection and surveys.....	1,230 69
Taxes on premiums.....	42,687 96
Insurance Department fees, agents' licenses, etc.....	6,611 55
All other licenses, fees and taxes.....	1,134 21
Agents' balances charged off.....	2,936 31
Remitted to Home office.....	182,643 98
Total disbursements.....	<u>\$1,553,967 88</u>
Balance	<u>\$1,268,525 15</u>

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$874,106 40
Cash deposited in bank.....	18,026 99
Agents' balances.....	371,630 38
Bills receivable, taken for marine and inland risks.....	4,761 47
Total ledger assets.....	<u>\$1,268,525 15</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	10,966 67
Gross assets.....	<u>\$1,279,491 82</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$21,261 66	
Market value of special deposits in excess of corresponding liabilities	10,200 00	
Book value of bonds over market value.....	37,306 40	
Total		\$68,768 06
Total admitted assets.....		<u>\$1,210,723 76</u>

LIABILITIES.

Losses reported and unadjusted.....	\$528,913 78	
Losses resisted	2,927 96	
Gross amount of unpaid losses.....	\$531,841 74	
Deduct re-insurance.....	207,008 58	
Net amount of unpaid losses.....		\$324,833 16
Unearned premiums on unexpired time, hull and cargo risks..	\$353,815 11	
Unearned premiums on inland navigation risks.....	15,673 35	
Unearned premiums on marine risks.....	20,592 70	
Unearned premiums as computed above.....		390,081 16
Salaries,, rent, expenses, etc., due or accrued.....		500 00
Taxes due or accrued.....		35,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers		4,053 46
Liabilities, except deposit capital and surplus.....		\$754,467 78
Surplus to policyholders.....		456,255 98
Total		<u>\$1,210,723 76</u>

MISCELLANEOUS.

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 57,441,862 00	\$1,149,665 02
Written or renewed during the year.....	534,622,936 00	2,738,845 39
Total	\$592,064,798 00	\$3,888,510 41
Deduct those expired and marked off as terminated.....	526,650,184 00	\$2,791,328 85
In force at the end of the year.....	\$65,414,614 00	\$1,097,181 56
Deduct amount re-insured.....	23,845,312 00	337,422 04
Net amount in force at the end of the year.....	<u>\$41,569,302 00</u>	<u>\$759,759 52</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$19,089,774 79
Losses paid since organization.....	<u>10,829,037 92</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Marine and Inland.
Risks written	\$1,018,024 00
Premiums received	1,934 68
Losses paid	2,102 22
Losses incurred.....	2,102 22
Paid for 2% tax on premiums.....	38 69

NATIONALE FIRE INSURANCE COMPANY.

Located in Paris, France.

BUSINESS OF THE UNITED STATES BRANCH.

STARKWEATHER & SHEPLEY, Inc., U. S. Managers. *Principal Office 17 Custom House Street, Providence, R. I.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$833,437 61
Deduct re-insurance, rebate, abatement and return premiums.	557,715 56
Received for premiums other than perpetuals.....	\$275,722 05
Interest on bonds and dividends on stocks.....	\$22,340 00
on deposits	2,698 32
from all other sources.....	234 11
Total interest.....	25,272 43
Received from Home office.....	53 92
Total income during the year.....	\$301,048 40
Amount of net or ledger assets December 31, 1913.....	708,663 46
Total	\$1,009,711 86

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$18,820.28, occurring in previous years)	\$415,781 53
Deduct amount received for salvage and re-insurance.....	236,237 29
Net amount paid for losses.....	\$179,544 24

Expenses of adjustment and settlement of losses.....	\$ 3,131 36
Commissions or brokerage.....	93,306 05
Salaries, fees and all other charges of officers, directors, trustees and home office employes	78 75
Advertising, printing and stationery.....	311 75
Underwriters' Boards, etc.....	3,297 27
Fire departments, fire patrol, salvage corps, assessments, etc.....	1,613 81
Inspection and surveys.....	665 41
Taxes on premiums.....	5,552 80
Insurance Department fees, agents' licenses, etc.....	2,690 75
All other licenses, fees and taxes.....	1,310 42
All other disbursements.....	1,699 32
Total disbursements	<u>\$293,201 93</u>
Balance	<u>\$716,509 93</u>

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$534,610 00
Cash deposited in bank.....	126,592 78
Agents' balances.....	107,433 89
Cash deposit with Philadelphia Underwriters.....	100 00
Balance due from re-insuring company under re-insurance treaty, \$33,680.42; less balance due re-insuring companies under treaty, \$35,907.16.....	<u>-52,226 74</u>
Total ledger assets.....	\$716,509 93

NON-LEDGER ASSETS.

Interest accrued on bonds.....	6,998 33
Market value of bonds and stocks over book value.....	3,680 00
Undivided interest in cash held by Phenix Fire Insurance Co.....	<u>1,709 64</u>
Gross assets	\$728,897 90

ASSETS NOT ADMITTED.

Market value of special deposits in excess of corresponding liabilities.....	<u>10,644 16</u>
Total admitted assets.....	<u>\$718,253 71</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 6,815 49
Losses reported and unadjusted.....	86,507 19
Losses resisted	<u>2,000 00</u>
Gross amount of unpaid losses.....	\$95,322 68
Deduct re-insurance.....	<u>55,037 99</u>
Net amount of unpaid losses.....	\$ 40,284 69
Unearned premiums on risks.....	216,291 47
Taxes due or accrued.....	<u>5,000 00</u>

Commissions, brokerage and other charges due or to become due to agents and brokers	\$21,315 87
All other liabilities.....	5,113 19
Liabilities, except deposit capital and surplus.....	\$288,006 22
Surplus to policyholders.....	430,247 52
Total	<u>\$718,253 74</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$88,845,434 00	\$807,747 32
Written or renewed during the year.....	94,906,892 00	833,437 61
Total	<u>\$183,752,326 00</u>	<u>\$1,641,184 93</u>
Deduct those expired and marked off as terminated.....	86,327,809 00	750,605 88
In force at the end of year.....	\$97,424,517 00	\$890,579 05
Deduct amount re-insured.....	53,579,373 00	497,121 96
Net amount in force at the end of the year.....	<u>\$43,845,144 00</u>	<u>\$393,457 09</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$957,039 47
Losses paid since organization.....	457,557 48

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$747,121 00
Premiums received	7,635 40
Losses paid	3,804 61
Losses incurred	3,655 63
Paid for 2% tax on premiums.....	119 43

NORD DEUTSCHE INSURANCE COMPANY.

Located in Hamburg, Germany.

BUSINESS OF THE UNITED STATES BRANCH.

J. H. LENEHAN, Manager. 123 William Street, New York City.

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
 United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$1,278,496 26	\$741,318 45	
Deduct re-insurance, rebate, abatement and return premiums	565,447 38	146,774 82	
Received for premiums other than perpetuals.....	\$713,048 88	\$594,543 63	\$1,307,592 51
Rents for company's property.....		\$ 26 34	
Interest on bonds and dividends on stocks.....		51,037 55	
on deposits		3,437 54	
Total rents and interest.....			54,501 43
Profit on sale or maturity of ledger assets.....			682 50
Received from Home office.....			126,349 07
Total income during the year.....			<u>\$1,489,125 51</u>
Amount of net or ledger assets December 31, 1913.....			1,451,920 74
Total			<u>\$2,941,046 25</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$79,837.05, occurring in previous years).....	\$626,920 72	\$235,057 84	
Deduct amount received for salvage and re-in- surance	184,491 63	19,512 48	
Net amount paid for losses.....	\$442,429 09	\$215,545 36	\$657,974 45
Expenses of adjustment and settlement of losses.....			17,135 87
Commissions or brokerage.....			300,563 16
Allowances to agencies for miscellaneous agency expenses.....			3,926 03
Salaries, \$17,091.76; and expenses, \$20,576.93, of special and general agents..			37,668 69
Salaries, fees and all other charges of officers, directors, trustees and home office employees			49,331 06

Rents	\$ 4,900 00
Advertising, printing and stationery.....	13,958 12
Postage, telegrams, telephone and express.....	7,611 15
Legal expenses	602 13
Furniture and fixtures.....	381 50
Maps, including corrections.....	2,932 74
Underwriters' Boards, etc.....	9,922 31
Fire departments, fire patrol, salvage corps, assessments, etc.....	6,598 60
Inspection and surveys.....	2,580 26
Taxes on premiums.....	21,103 18
Insurance Department fees, agents' licenses, etc.....	7,893 29
All other licenses, fees and taxes.....	2,896 97
Agents' balances charged off.....	1,241 49
Remitted to Home office.....	10,322 24
All other disbursements	4,581 12
Total disbursements	<u>\$1,164,124 36</u>
Balance	<u>\$1,776,921 89</u>

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,408,973 76
Cash in company's office.....	111 83
Cash deposited in bank.....	200,962 54
Agents' balances	166,673 76
Deposit with Philadelphia Underwriters' Association.....	100 00
Deposit with Automobile Underwriters of N. Y.....	100 00
Total ledger assets.....	<u>\$1,776,921 89</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	18,866 62
Market value of bonds and stocks over book value.....	2,536 24
Gross assets	<u>\$1,798,324 75</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	21,954 58
Total admitted assets.....	<u>\$1,776,370 17</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 11,817 08
Losses reported and unadjusted.....	172,063 52
Losses resisted	20,850 00
Gross amount of unpaid losses.....	<u>\$204,730 60</u>
Deduct re-insurance.....	41,123 31
Net amount of unpaid losses.....	<u>\$163,607 29</u>

Unearned premiums on fire risks.....	\$550,433 10	
Unearned premiums on unexpired time, hull and cargo risks..	81,501 30	
Unearned premiums on marine risks.....	7,607 64	
		<hr/>
Unearned premiums as computed above.....		\$639,592 04
Salaries, rent, expenses, etc., due or accrued.....		400 00
Taxes due or accrued.....		26,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers		3,000 00
Reserve for contingencies		5,000 00
		<hr/>
Liabilities, except deposit capital and surplus.....		\$837,599 33
Surplus to policyholders.....		938,770 84
		<hr/>
Total		<u>\$1,776,370 17</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$ 91,602,655 00	\$1,062,958 20
Written or renewed during the year.....	109,670,661 00	1,278,496 26
Excess of original premiums over amount received for re- insurance		58,110 91
		<hr/>
Total	\$201,273,316 00	\$2,399,565 37
Deduct those expired and marked off as terminated.....	83,662,993 00	1,049,087 05
		<hr/>
In force at the end of year.....	\$117,610,323 00	\$1,350,478 32
Deduct amount re-insured.....	27,478,715 00	329,904 61
		<hr/>
Net amount in force at the end of the year.....	<u>\$90,131,608 00</u>	<u>\$1,020,573 71</u>

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 4,113,524 00	\$ 86,848 96
Written or renewed during the year.....	96,783,385 00	741,318 45
		<hr/>
Total	\$100,896,909 00	\$828,167 41
Deduct those expired and marked off as terminated.....	92,141,336 00	636,296 45
		<hr/>
In force at the end of the year.....	\$8,755,573 00	\$191,870 96
Deduct amount re-insured.....	1,581,173 00	21,260 73
		<hr/>
Net amount in force at the end of the year.....	<u>\$7,174,400 00</u>	<u>\$170,610 23</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$2,801,042 39
Losses paid since organization.....	1,245,008 13
	<hr/>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$1,115,787 00
Premiums received	13,883 77
Losses paid	6,398 19
Losses incurred	6,969 19
Paid for 2% tax on premiums.....	277 68

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

Located in London and Edinburgh in the Kingdom of Great Britain.

BUSINESS OF THE UNITED STATES BRANCH.

E. G. RICHARDS, *Manager. Principal Office 76 William Street, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$7,305,401 69
Deduct re-insurance, rebate, abatement and return premiums..	2,417,086 77
Received for premiums other than perpetuals.....	\$4,888,314 92
Deposit premiums received on perpetual risks.....	1,537 60
Interest on bonds and dividends on stocks.....	\$331,738 00
on deposits	1,565 94
from all other sources.....	209 63
Total interest.....	333,513 57
Agents' balances previously charged off.....	4 28
Conscience fund.....	345 35
Received from Home office.....	36,152 06
Total income during the year.....	\$5,259,867 78
Amount of net or ledger assets December 31, 1913.....	9,622,909 45
Total	\$14,882,777 23

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$491,936.09, occurring in previous years).....	\$3,808,937 89
Deduct amount received for salvage and re-insurance.....	744,991 14
Net amount paid for losses.....	\$3,063,946 75
Expenses of adjustment and settlement of losses.....	47,398 92
Commissions or brokerage	1,046,159 72
Allowances to agencies for miscellaneous agency expenses.....	19,787 51
Salaries, \$138,494.18, and expenses, \$105,207.31, of special and general agents	243,701 49
Salaries, fees and all other charges of officers, directors, trustees and home office employees	318,217 65
Rents	37,187 81
Advertising, printing and stationery.....	40,719 87
Postage, telegrams, telephone and express.....	28,766 81
Legal expenses	2,836 04
Furniture and fixtures.....	3,366 19
Maps, including corrections	14,337 85
Underwriters' Boards, etc.....	82,249 22
Fire departments, fire patrol, salvage corps, assessments, etc.....	57,205 89
Inspection and surveys.....	17,336 68
Taxes on premiums.....	81,278 88
Insurance Department fees, agents' licenses, etc.....	16,950 76
Municipal tax.....	12,365 84
All other licenses, fees and taxes.....	6,567 60
Deposit premiums returned.....	947 20
Agents' balances charged off.....	832 64
Commercial reports and subscriptions.....	5,087 75
Remitted to Home office.....	86,890 08
Total disbursements.....	\$5,234,129 15
Balance	\$9,648,638 08

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$8,477,684 54
Cash in company's office.....	500 00
Cash deposited in bank.....	253,103 97
Agents' balances	913,742 57
Bills receivable, taken for fire risks.....	626 00
Other ledger assets.....	2,981 00
Total ledger assets.....	\$9,648,638 08

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	95,401 24
Gross assets	\$9,744,039 32

ASSETS NOT ADMITTED

Agents' balances, over three months due.....	\$ 40,691 10	
Book value of bonds and stocks over market value.....	781,740 54	
Total		\$822,431 64
Total admitted assets		<u>\$8,921,607 68</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 79,486 42	
Losses reported and unadjusted.....	478,546 00	
Losses resisted	54,362 00	
Gross amount of unpaid losses.....	\$612,394 42	
Deduct re-insurance.....	118,097 18	
Net amount of unpaid losses.....		\$ 494,297 24
Unearned premiums on risks.....		4,673,458 35
Amount reclaimable by the insured on perpetual insurance.....		38,576 00
Salaries, rent, expenses, etc., due or accrued.....		15,000 00
Estimated Federal, State and other taxes hereafter payable.....		79,500 00
All other liabilities.....		4,000 00
Liabilities, except deposit capital and surplus.....		\$5,304,831 59
Surplus to policyholders.....		3,616,776 09
Total		<u>\$8,921,607 68</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$1,220,963,908 00	\$11,020,532 49
Written or renewed during the year.....	851,955 628 00	7,305,401 69
Total	\$2,072,919,536 00	\$18,325,934 18
Deduct those expired and marked off as terminated.....	839,450,884 00	7,623,530 62
In force at the end of year.....	\$1,233,468,652 00	\$10,702,403 56
Deduct amount re-insured.....	217,417,513 00	1,542,629 65
Net amount in force at the end of the year.....	<u>\$1,016,051,139 00</u>	<u>\$9,159,773 91</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$121,728,882 42
Losses paid since organization.....	71,880,899 08

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$4,719,017 00
Premiums received	71,185 31
Losses paid	57,482 15
Losses incurred	62,300 16
Paid for 2% tax on premiums.....	1,424 17

NORTHERN ASSURANCE COMPANY, LTD.

Located in London, England.

BUSINESS OF THE UNITED STATES BRANCH.

GEO. W. BABB, *Manager* } *Principal Offices in U.S.* { *55 John Street, New York City.*
G. H. LERMIT, *Manager* } { *642 Monadnock Bldg., Chicago, Ill.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$4,786,242 56	
Deduct re-insurance, rebate, abatement and return premiums..	1,735,342 71	
Received for premiums other than perpetuials.....		\$3,050,899 85
Rents for company's property.....	\$ 3,268 68	
Interest on mortgage loans.....	2,916 56	
on bonds and dividends on stocks.....	178,381 36	
on deposits	6,524 40	
Total rents and interest.....		191,091 00
Profit on sale or maturity of ledger assets.....		85,268 15
Agents' balances previously charged off.....		827 12
Received from Home office.....		500,338 00
Total income during the year.....		\$3,828,424 12
Amount of net or ledger assets December 31, 1913.....		5,380,297 62
Total		\$9,208,721 74

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$252,438.66, occurring in previous years)	\$2,351,788 40	
Deduct amount received for salvage and re-insurance.....	663,532 10	
Net amount paid for losses.....		\$1,688,256 30
Expenses of adjustment and settlement of losses.....		37,495 66
Commissions or brokerage.....		507,290 68
Salaries, \$73,591.32, and expenses, \$64,372.06, of special and general agents....		137,963 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		220,052 68
Rents		28,137 10
Advertising, printing and stationery.....		47,061 73

Postage, telegrams, telephone and express.....	\$20,331 68
Legal expenses	1,956 68
Furniture and fixtures.....	4,550 95
Maps, including corrections	8,529 06
Underwriters' Boards, etc.....	48,778 88
Fire departments, fire patrol, salvage corps, assessments, etc.....	29,365 83
Inspection and surveys.....	24,101 98
Repairs and expenses on real estate.....	1,016 48
Taxes on premiums.....	65,017 13
Insurance Department fees, agents' licenses, etc.....	17,167 83
All other licenses, fees and taxes.....	14,648 57
Gross decrease in book value of ledger assets.....	2,000 00
Agents' balances charged off.....	580 07
Remitted to Home office.....	412,790 78
All other disbursements	19,288 16
Total disbursements	<u>\$3,336,381 53</u>
Balance	<u><u>\$5,872,340 21</u></u>

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate.....	\$ 135,000 00
Book value of bonds and stocks, excluding interest.....	4,734,195 76
Cash in company's office.....	289 10
Cash deposited in bank.....	394,840 14
Agents' balances.....	589,444 57
Bills receivable, taken for fire risks.....	8,571 86
Balance of account First Russian Insurance Co.....	4,466 65
Balance of account Salamandra Insurance Co.....	5,532 13
Total ledger assets	<u>\$5,872,340 21</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 478 12
Interest due and accrued on bonds.....	51,417 16
Total	<u>51,895 28</u>
Earned profit commission due from treaty re-insurance admitted companies	13,482 84
Gross assets	<u>\$5,937,718 33</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 18,040 08
Bills receivable, past due, taken for marine, inland and fire risks	8,571 86
Book value of bonds and stocks over market value.....	327,305 76
Total	<u>353,917 70</u>
Total admitted assets.....	<u><u>\$5,583,800 63</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 43,221 22
Losses reported and unadjusted.....	350,524 18
Losses resisted	47,645 00
Gross amount of unpaid losses.....	\$441,390 40
Deduct re-insurance	101,943 56
Net amount of unpaid losses.....	\$ 339,446 84
Unearned premiums on risks.....	2,878,369 70
Salaries, rent, expenses, etc., due or accrued.....	7,668 90
Taxes due or accrued.....	69,665 88
Commissions, brokerage and other charges due or to become due to agents and brokers	9,708 89
Liabilities, except deposit capital and surplus.....	\$3,304,860 21
Surplus to policyholders	2,278,940 42
Total	\$5,583,800 63

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$664,258,374 00	\$6,781,770 19
Written or renewed during the year.....	474,677,462 00	4,786,242 56
Excess of original premiums over amount received for re-insurance		2,652 85
Total	\$1,138,935,836 00	\$11,570,665 60
Deduct those expired and marked off as terminated.....	442,393,106 00	4,576,931 65
In force at the end of year.....	\$696,542,730 00	\$6,993,733 95
Deduct amount re-insured.....	146,812,387 00	1,423,609 39
Net amount in force at the end of the year.....	\$549,730,343 00	\$5,570,124 56

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$58,782,136 29
Losses paid since organization.....	34,622,352 52

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Tornado.	Aggregate.
Risks written	\$4,988,589 08	\$293,815 00	\$5,282,404 08
Premiums received	76,702 61	1,668 28	78,370 89
Losses paid.....	69,123 73	805 74	69,934 47
Losses incurred	69,985 69	805 74	70,791 43
Paid for 2% tax on premiums.....			1,567 44

NORWICH UNION FIRE INSURANCE SOCIETY, LTD.

Located in Norwich, England.

BUSINESS OF THE UNITED STATES BRANCH.

J. MONTGOMERY HARE, } *Managers. Principal Office 59 John Street, New York City*
WILLIAM HARE,

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$3,109,084 32	
Deduct re-insurance, rebate abatement and return premiums..	1,184,270 19	
Received for premiums other than perpetuials.....		\$1,924,814 13
Interest on bonds and dividends on stocks.....	\$106,734 48	
on deposits.....	2,694 46	
from all other sources.....	100 00	
Total interest		109,528 94
Profit on sale or maturity of ledger assets.....		1,821 84
Agents' balances previously charged off.....		116 41
Total income during the year.....		\$2,036,281 32
Amount of net or ledger assets December 31, 1913.....		3,099,918 25
Total		\$5,136,199 57

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$159,233.11, occurring in previous years).....	\$1,640,382 98	\$53 95	
Deduct amount received for salvage and re-in- surance	516,960 51	62 56	
Net amount paid for losses.....	\$1,123,422 47	—\$ 61	\$1,123,413 86
Expenses of adjustment and settlement of losses.....			22,587 71
Commissions or brokerage.....			342,902 74
Allowances to agencies for miscellaneous agency expenses.....			735 30
Salaries, \$61,937.28, and expenses, \$46,363.01, of special and general agents..			108,300 29
Salaries, fees and all other charges of officers, directors, trustees and home office employes			120,821 50

Rents	\$16,395 21
Advertising, printing and stationery.....	20,662 95
Postage, telegrams, telephone and express.....	13,458 43
Legal expenses	398 46
Furniture and fixtures.....	2,517 68
Maps, including corrections	5,630 21
Underwriters' Boards, etc.....	29,638 28
Fire departments, fire patrol, salvage corps, assessments, etc.....	18,529 97
Inspection and surveys.....	7,183 33
Taxes on premiums.....	37,570 53
Insurance Department fees, agents' licenses, etc.....	14,301 47
All other licenses, fees and taxes.....	10,117 61
Agents' balances charged off.....	1,156 39
Remitted to Home office.....	40,410 41
All other disbursements.....	15,292 36
Total disbursements.....	<u>\$1,952,024 69</u>
Balance	<u>\$3,184,174 88</u>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,563,710 43
Cash in company's office	2,255 06
Cash deposited in bank.....	266,077 35
Agents' balances	348,460 66
Bills receivable, taken for fire risks.....	1,866 63
Balance in hands of special agents.....	1,804 75
Total ledger assets.....	<u>\$3,184,174 88</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	27,338 32
Gross assets	<u>\$3,211,513 20</u>

ASSETS NOT ADMITTED.

Balance in hands of special agents.....	\$ 1,804 75
Agents' balances, over three months due.....	11,531 84
Bills receivable	1,866 63
Market value of special deposits in excess of corresponding liabilities	1,268 86
Book value of bonds and stocks over market value.....	67,554 43
Total	<u>84,026 51</u>
Total admitted assets.....	<u>\$3,127,486 69</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$178,077 38
Losses reported and unadjusted.....	130,998 26
Losses resisted	23,613 50
Gross amount of unpaid losses.....	\$332,689 14
Deduct re-insurance.....	126,604 47
Net amount of unpaid losses.....	\$ 206,084 67
Unearned premiums on risks.....	1,684,495 17
Salaries, rent, expenses, etc., due or accrued.....	7,841 33
Taxes due or accrued.....	43,035 00
Commissions, brokerage and other charges due or to become due to agents and brokers	3,035 00
Liabilities, except deposit capital and surplus.....	\$1,944,401 17
Surplus to policyholders.....	1,183,085 52
Total	\$3,127,486 69

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$407,659,139 00	\$4,118,909 65
Written or renewed during the year.....	289,906,084 00	3,109,084 32
Excess of original premiums on amount received for re-in surance		21,313 46
Total	\$697,565,223 00	\$7,249,307 43
Deduct those expired and marked off as terminated.....	269,646,817 00	2,955,999 50
In force at the end of year.....	\$427,918,406 00	\$4,293,307 93
Deduct amount re-insured.....	102,849,419 00	1,011,179 80
Net amount in force at the end of the year.....	\$325,068,987 00	\$3,282,128 13

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$50,869,333 30
Losses paid since organization.....	30,745,354 95

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$4,027,432 00
Premiums received.....	60,628 15
Losses paid	68,675 28
Losses incurred	60,458 24
Paid for 2% tax on premiums.....	1,212 96

PALATINE INSURANCE COMPANY, LTD.

Located in London, England.

BUSINESS OF THE UNITED STATES BRANCH.

A. H. WRAY, Manager. *Principal Office 55 John Street, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$3,206,526 21
Deduct re-insurance, rebate, abatement and return premiums..	1,205,143 29
Received for premiums other than perpetuals.....	\$2,001,382 92
Interest on bonds and dividends on stocks.....	\$119,500 00
on deposits	4,103 63
Total interest	123,603 63
Profit on sale or maturity of ledger assets.....	1,781 25
Agents' balances previously charged off.....	5 00
Received from Home office.....	5,143 38
Total income during the year.....	\$2,131,921 18
Amount of net or ledger assets December 31, 1913.....	3,351,523 59
Total	<u>\$5,483,444 77</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$162,252.37, occurring in previous years)	\$1,551,622 72
Deduct amount received for salvage and re-insurance.....	379,028 50
Net amount paid for losses.....	\$1,172,594 22
Expenses of adjustment and settlement of losses.....	35,860 12
Commissions or brokerage.....	439,386 75
Allowances to agencies for miscellaneous agency expenses.....	4,288 15
Salaries, \$33,815.16, and expenses, \$25,702.00, of special and general agents..	59,517 16
Salaries, fees and all other charges of officers, directors, trustees and home office employes	82,052 27
Rents	11,356 64
Advertising, printing and stationery.....	17,261 46
Postage, telegrams, telephone and express.....	10,581 97
Legal expenses.....	167 92
Furniture and fixtures.....	972 34

Maps, including corrections.....	\$ 4,312 69
Underwriters' Boards, etc.....	24,622 81
Fire departments, fire patrol, salvage corps, assessments, etc.....	15,768 40
Inspection and surveys.....	10,871 68
Taxes on premiums.....	34,680 02
Insurance Department fees, agents' licenses, etc.....	9,660 91
All other licenses, fees and taxes.....	10,929 86
Gross decrease in book value of ledger assets.....	5,376 40
Agents' balances charged off.....	134 24
Remitted to Home office.....	158,161 42
All other disbursements.....	1,694 14

Total disbursements	\$2,109,751 57
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Balance	\$3,373.693 20
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LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,613,493 22
Cash deposited in bank.....	374,918 94
Agents' balances.....	384,929 44
Bills receivable, taken for fire risks.....	345 60
Total ledger assets.....	\$3,573,693 20

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	30,630 00
Gross assets	\$3,403,723 20

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 13,395 73
Market value of special deposits in excess of corresponding liabilities	26,953 92
Book value of bonds and stocks over market value.....	177,599 22
Total	217,948 87
Total admitted assets.....	\$3,185,774 33

LIABILITIES.

Losses adjusted and unpaid.....	\$ 37,409 00
Losses reported and unadjusted.....	231,264 00
Losses resisted.....	13,006 00
Gross amount of unpaid losses.....	\$281,679 00
Deduct re-insurance	61,700 00
Net amount of unpaid losses.....	\$ 219,979 00

Unearned premiums on risks.....	\$1,915,961 08
Salaries, rent, expenses, etc., due or accrued.....	339 00
Taxes due or accrued	40,030 00
Commissions, brokerage and other charges due or to become due to agents and brokers	4,436 00
Liabilities, except deposit capital and surplus.....	\$2,181,336 08
Surplus to policyholders.....	1,004,438 25
Total	\$3,185,774 33

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$371,403,895 00	\$4,060,753 60
Written or renewed during the year.....	282,705,067 00	3,206,525 21
Total	\$654,108,962 00	\$7,267,279 81
Deduct those expired and marked off as terminated.....	249,210,180 00	2,865,395 12
In force at the end of year.....	\$404,898,782 00	\$4,401,884 69
Deduct amount re-insured.....	67,049,298 00	713,661 25
Net amount in force at the end of the year.....	\$337,849,484 00	\$3,688,223 44

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$21,671,475 58
Losses paid since organization.....	12,641,960 55

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$2,022,305 00
Premiums received.....	23,027 69
Losses paid	11,252 30
Losses incurred.....	11,592 30
Paid for 2% tax on premiums.....	460 55

PHENIX FIRE INSURANCE COMPANY.

Located in Paris, France.

BUSINESS OF THE UNITED STATES BRANCH.

STARKWEATHER & SHIPLEY, INC., *U. S. Managers.* Office 17 Custom House Street,
Providence, R. I.

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$708,817 40	
Deduct re-insurance, rebate, abatement and return premiums..	433,095 35	
Received for premiums other than perpetuals.....		\$275,722 05
Interest on bonds.....	\$21,050 00	
on deposits.....	1,288 42	
from all other sources.....	159 86	
Total interest		22,498 28
Received from Home office.....		53 92
Total income during the year.....		<u>\$298,274 25</u>
Amount of net or ledger assets December 31, 1913.....		629,743 30
Total		<u>\$928,017 55</u>

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$26,604.19, occurring in previous years)	\$341,547 53	
Deduct amount received for salvage and re-insurance.....	162,003 27	
Net amount paid for losses.....		\$179,544 26
Expenses of adjustment and settlement of losses.....		3,131 33
Commissions or brokerage.....		93,306 03
Salaries, fees and all other charges of officers, directors, trustees and home office employes		78 75
Rents		311 71
Underwriters' Boards, etc.....		3,297 27
Fire departments, fire patrol, salvage corps, assessments, etc.....		1,613 85
Inspection and surveys.....		665 40
Taxes on premiums.....		5,552 50
Insurance Department fees, agents' licenses, etc.....		2,690 75

All other licenses, fees and taxes.....	\$1,310 36
All other disbursements.....	4,527 93
Total disbursements.....	<u>\$296,030 44</u>
Balance	<u><u>\$631,987 11</u></u>

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$511,050 00
Cash deposited in bank.....	64,502 10
Agents' balances	64,823 67
Cash deposited with Philadelphia Underwriters' Association..	100 00
Balance due from re-insuring company, \$51,970.21; less balance due re-insuring company, as per treaty, \$60,458.87.....	<u>-8,488 66</u>
Total ledger assets.....	<u>\$631,987 11</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	6,416 66
Gross assets	<u>\$638,403 77</u>

ASSETS NOT ADMITTED.

Market value of special deposits in excess of corresponding liabilities	\$4,765 12
Book value of bonds over market value.....	<u>4,050 00</u>
Total	<u>8,815 12</u>
Total admitted assets.....	<u><u>\$629,588 65</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 5,426 38
Losses reported and unadjusted.....	61,126 70
Losses resisted	<u>2,125 00</u>
Gross amount of unpaid losses.....	\$68,678 08
Deduct re-insurance.....	<u>28,335 54</u>
Net amount of unpaid losses.....	\$ 40,342 54
Unearned premiums	216,291 41
Commissions, brokerage and other charges due or to become due to agents and brokers	21,316 87
Estimated Federal, State and other taxes hereafter payable.....	5,000 00
Undivided interest in cash due L'Abeille Fire Insurance Company and Na- tionale Fire Insurance Company.....	<u>7,962 60</u>
Liabilities, except deposit capital and surplus.....	\$290,913 48
Surplus to policyholders.....	<u>338,675 17</u>
Total	<u><u>\$629,588 65</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$65,306,225 00	\$572,927 47
Written or renewed during the year.....	82,291,290 00	708,817 40
Total	\$147,597,515 00	\$1,281,744 87
Deduct those expired and marked off as terminated.....	66,447,601 00	567,657 82
In force at the end of year.....	\$81,149,914 00	\$714,087 05
Deduct amount re-insured.....	37,304,770 00	320,629 96
Net amount in force at the end of the year.....	\$43,845,144 00	\$393,457 09

GENERAL INTERROGATORIES.

Premiums received since organization (U. S. branch).....	\$957,039 33
Losses paid since organization (U. S. branch).....	457,343 90

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$615,989 00
Premiums received.....	6,355 96
Losses paid	2,738 19
Losses incurred.....	3,072 66
Paid for 2% tax on premiums.....	55 45

PHOENIX ASSURANCE COMPANY, LTD.

Located in London, England.

BUSINESS OF THE UNITED STATES BRANCH.

P. BERESFORD, Manager. *Principal Office 100 William Street, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$4,093,589 23	\$638,761 87
Deduct re-insurance, rebate, abatement and return premiums	1,786,349 74	353,827 78
Received for premiums other than perpetuals.....	\$2,307,239 49	\$284,934 09
		\$2,592,173 58

Interest on bonds and dividends on stocks.....	\$125,613 95	
on deposits	5,097 71	
from all other sources.....	12 60	
Total interest		\$130,724 26
Profit on sale or maturity of ledger assets, bonds.....		604 53
Received from Home office.....		20,775 69
Increase in book value of ledger assets.....		61,302 31
Total income during the year.....	\$2,805,580 37	
Amount of net or ledger assets December 31, 1913.....	3,881,492 08	
Total	\$6,687,072 45	

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$211,157.36, occurring in previous years).....	\$1,898,168 36	\$297,150 35	
Deduct amount received for salvage and re-insur- ance	603,873 68	148,285 00	
Net amount paid for losses.....	\$1,294,294 68	\$148,865 35	\$1,443,160 03
Expenses of adjustment and settlement of losses.....			48,190 21
Commissions or brokerage.....			492,555 85
Allowances to agencies for miscellaneous agency expenses.....			11,459 55
Salaries, \$103,952.61, and expenses, \$73,316.83, of special and general agents..			177,269 44
Salaries, fees and all other charges of officers, directors, trustees and home office employes			167,562 72
Rents			23,766 77
Advertising, printing and stationery.....			37,227 62
Postage, telegrams, telephone and express.....			28,273 84
Legal expenses			120 55
Furniture and fixtures.....			12,478 77
Maps, including corrections.....			10,473 03
Underwriters' Boards, etc.....			37,289 98
Fire departments, fire patrol, salvage corps, assessments, etc.....			32,141 93
Inspection and surveys.....			19,925 21
Taxes on premiums.....			55,543 54
Insurance Department fees, agents' licenses, etc.....			10,304 86
All other licenses, fees and taxes.....			11,425 72
Gross decrease in book value of ledger assets, bonds.....			6,615 44
Agents' balances charged off.....			2,513 49
Remitted to Home office.....			51,495 66
All other disbursements			3,565 53
Total disbursements			\$2,683,359 74
Balance			\$4,003,712 71

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$3,108,036 00	
Cash in company's office.....	2,820 39	
Cash deposited in bank.....	311,211 89	
Agents' balances	571,433 64	
Bills receivable, taken for marine and inland risks.....	6,085 89	
Maps	3,700 00	
Other ledger assets.....	425 00	
Total ledger assets.....		\$4,003,712 71

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	45,291 26
Gross assets	\$4,049,003 97

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$17,591 72	
Maps	3,700 00	
Total		21,291 72
Total admitted assets.....		\$4,027,712 25

LIABILITIES.

Losses adjusted and unpaid.....	\$ 61,121 00	
Losses reported and unadjusted.....	284,421 97	
Losses resisted.....	16,822 00	
Gross amount of unpaid losses.....	\$362,364 97	
Deduct re-insurance.....	133,520 11	
Net amount of unpaid losses.....		\$ 228,844 86
Unearned premiums.....	2,248,956 69	
Salaries, rent, expenses, etc., due or accrued.....	4,000 00	
Commissions, brokerage and other charges due or to become due to agents and brokers	7,500 00	
Estimated Federal, State and other taxes hereafter payable.....	46,250 00	
Liabilities, except deposit capital and surplus.....		\$2,535,550 95
Surplus to policyholders.....		1,492,161 30
Total		\$4,027,712 25

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$582,908,700 00	\$5,494,683 93
Written or renewed during the year.....	454,652,448 00	4,093,589 23
Excess of original premiums over amount received for re-insurance		6,212 84
Total	\$1,037,561,148 00	\$9,594,486 00
Deduct those expired and marked off as terminated.....	413,805,236 00	3,876,066 62
In force at the end of year.....	\$623,755,912 00	\$5,718,419 38
Deduct amount re-insured.....	179,474,785 00	1,567,839 19
Net amount in force at the end of the year.....	\$444,281,127 00	\$4,150,580 19

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$20,025,931 00	\$214,761 10
Written or renewed during the year.....	90,558,015 00	638,761 87
Total	\$110,583,946 00	\$853,522 97
Deduct those expired and marked off as terminated.....	93,863,025 00	497,998 69
In force at the end of the year.....	\$16,720,921 00	\$355,524 28
Deduct amount re-insured.....	7,517,768 00	149,893 75
Net amount in force at the end of the year.....	\$9,203,153 00	\$205,630 53

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$68,506,660 43
Losses paid since organization.....	43,846,557 87

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written.....	\$3,065,864 00	\$4,341,193 00	\$7,407,057 00
Premiums received.....	32,703 93	1,336 55	34,040 48
Losses paid	18,688 11	839 82	19,527 93
Losses incurred	18,950 11	839 82	19,789 93
Paid for 2% tax on premiums.....			680 81

PRUSSIAN NATIONAL INSURANCE COMPANY.

Located in Stettin, Germany.

BUSINESS OF THE UNITED STATES BRANCH.

HAROLD W. LETTON, *Manager.* *Principal Office 175 W. Jackson Blvd., Chicago, Ill.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate, filed in this office..... \$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$2,262,968 37
Deduct re-insurance, rebate, abatement and return premiums..	1,142,278 47
Received for premiums other than perpetuials.....	\$1,120,689 90
Interest on bonds and dividends on stocks.....	\$67,075 00
on deposits	538 87
Total interest.....	67,613 87
Agents' balances previously charged off.....	747 85
Received from Home office.....	310,805 62
Borrowed money	50,000 00
From all other sources.....	7,446 54
Total income during the year.....	\$1,557,303 78
Amount of net or ledger assets December 31, 1913.....	2,116,971 96
Total	\$3,674,275 74

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$186,508.31, occurring in previous years)	\$1,137,496 66
Deduct amount received for salvage and re-insurance.....	503,206 58
Net amount paid for losses.....	\$634,290 08
Expenses of adjustment and settlement of losses.....	14,170 80
Commissions or brokerage.....	260,873 37
Salaries, \$26,113.21, and expenses, \$23,006.50, of special and general agents..	49,119 71
Salaries, fees and all other charges of officers, directors, trustees and home office employes	65,017 97
Rents	4,749 64
Advertising printing and stationery.....	10,869 84
Postage, telegrams, telephone and express.....	10,473 51
Legal expenses	2,913 12
Furniture and fixtures.....	2,966 29

Maps, including corrections.....	\$ 6,379 42
Underwriters' Boards, etc.....	23,181 38
Fire departments, fire patrol, salvage corps, assessments, etc.....	15,642 36
Taxes on premiums.....	30,344 01
Insurance Department fees, agents' licenses, etc.....	5,067 48
All other licenses, fees and taxes.....	3,120 17
Loss on sales or maturity of ledger assets.....	84 00
Agents' balances charged off.....	1,466 11
Borrowed money repaid.....	50,000 00
All other disbursements	7,143 58
Total disbursements.....	\$1,197,877 84
Balance	\$2,476,397 90

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,891,325 59
Cash in company's office.....	1,476 33
Cash deposited in bank.....	276,140 62
Agents' balances.....	297,621 24
Due from sundry re-insurance companies.....	9,834 12
Total ledger assets.....	\$2,476,397 90

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	20,480 17
Gross assets	\$2,496,878 07

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 9,776 64
Book value of bonds over market value.....	88,560 59
Total	98,337 23
Total admitted assets.....	\$2,398,540 84

LIABILITIES.

Losses adjusted and unpaid.....	\$101,114 89
Losses reported and unadjusted.....	142,987 00
Losses resisted	13,472 00
Gross amount of unpaid losses.....	\$257,573 89
Deduct re-insurance.....	127,023 67
Net amount of unpaid losses.....	\$ 130,550 22
Unearned premiums on risks.....	1,234,497 57

Salaries, rent, expenses, etc., due or accrued.....	\$ 2,087 00
Taxes due or accrued.....	28,000 00
Liabilities, except deposit capital and surplus.....	\$1,395,134 79
Surplus to policyholders.....	1,003,406 05
Total	\$2,398,540 84

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$330,931,171 00	\$3,375,835 01
Written or renewed during the year.....	222,141,365 00	2,262,968 37
Excess of original premiums over amount received for re-insurance		3,780 18
Total	\$553,072,536 00	\$5,642,583 56
Deduct those expired and marked off as terminated.....	216,312,616 00	2,220,233 69
In force at the end of year.....	\$336,759,920 00	\$3,422,349 87
Deduct amount re-insured.....	98,622,660 00	1,042,421 17
Net amount in force at the end of the year.....	\$238,137,260 00	\$2,379,928 70

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$16,224,649 97
Losses paid since organization.....	9,197,551 69

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$2,077,947 00
Premiums received ..	22,266 81
Losses paid	22,524 88
Losses incurred.....	23,507 88
Paid for 2% tax on premiums.....	445 34

ROYAL EXCHANGE ASSURANCE COMPANY.

Located in London, England.

BUSINESS OF THE UNITED STATES BRANCH.

RICHARD D. HARVEY, *Gen'l Mgr.* Principal Office 92 William St., New York City.

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of Massachusetts for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	Marine and Inland.	
Entire premiums collected during the year.....	\$2,687,775 74	\$680,977 95	
Deduct re-insurance, rebate, abatement and return premiums	1,140,954 77	318,077 63	
Received for premiums other than perpetuals.....	\$1,546,820 97	\$362,900 32	\$1,909,721 29
Interest on bonds and dividends on stocks.....		\$102,156 24	
on deposits.....		3,762 19	
Total interest			105,918 43
Received from Home office.....			183,822 76
From all other sources.....			222 42
Total income during the year.....			<u>\$2,199,684 90</u>
Amount of net or ledger assets December 31, 1913.....			<u>3,089,476 47</u>
Total			<u>\$5,289,161 37</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$139,451.85 occurring in previous years).....	\$1,218,217 93	\$364,445 06	
Deduct amount received for salvage and re- insurance	330,986 55	164,522 48	
Net amount paid for losses.....	\$887,231 38	\$199,922 58	\$1,087,153 96
Expenses of adjustment and settlement of losses.....			28,115 60
Commissions or brokerage.....			403,895 91
Allowances to agencies for miscellaneous agency expenses.....			7,472 85
Salaries, \$55,813.18, and expenses, \$39,435.28, of special and general agents...			95,243 46
Salaries, fees and all other charges of officers, directors, trustees and home office employes			89,763 87
Rents			10,563 05
Advertising, printing and stationery.....			14,875 70

Postage, telegrams, telephone and express.....	\$11,125 27
Legal expenses.....	184 25
Furniture and fixtures.....	391 32
Maps, including corrections.....	4,492 52
Underwriters' Boards, etc.	27,615 13
Fire departments, fire patrol, salvage corps, assessments, etc.....	15,899 09
Inspection and surveys.....	7,305 81
Taxes on premiums.....	49,576 36
Insurance Department fees, agents' licenses, etc.....	10,202 60
All other licenses, fees and taxes.....	9,566 50
Agents' balances charged off.....	693 12
Remitted to Home office.....	302,115 33
All other disbursements.....	2,654 78
Total disbursements	<u>\$2,178,911 48</u>
Balance	<u><u>\$3,110,249 89</u></u>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,552,351 76
Cash in company's office.....	50 00
Cash deposited in bank.....	234,037 03
Agents' balances.....	323,811 10
Total ledger assets.....	<u>\$3,110,249 89</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$33,609 04
Interest due and accrued on other assets.....	416 34
Total	<u>34,025 38</u>
Gross assets	<u>\$3,144,275 27</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 16,073 87
Market value of special deposits in excess of corresponding liabilities	2,656 97
Book value of bonds and stocks over market value.....	177,969 26
Total	<u>196,700 10</u>
Total admitted assets.....	<u><u>\$2,947,575 17</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 3,000 00
Losses reported and unadjusted.....	333,243 00
Losses resisted	30,215 00
Gross amount of unpaid losses.....	<u>\$366,458 00</u>

Deduct re-insurance.....	\$138,608 08	
Net amount of unpaid losses.....		\$ 227,849 32
Unearned premiums on fire risks.....	\$1,498,152 76	
Unearned premiums on inland navigation risks.....	60,908 05	
Unearned premiums on marine risks.....	36,426 93	
Unearned premiums as computed above.....		1,595,487 74
Salaries, rent, expenses, etc., due or accrued.....		4,774 62
Taxes due or accrued.....		43,887 49
Commissions, brokerage and other charges due or to become due to agents and brokers		8,267 05
Liabilities, except deposit capital and surplus.....		\$1,880,266 82
Surplus to policyholders.....		1,067,308 35
Total		\$2,947,575 17

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$372,553,598 00	\$3,614,650 38
Written or renewed during the year.....	275,966,844 00	2,687,775 74
Total	\$648,520,442 00	\$6,302,426 12
Deduct those expired and marked off as terminated.....	252,882,093 00	2,570,664 17
In force at the end of year.....	\$395,638,349 00	\$3,731,761 95
Deduct amount re-insured.....	94,927,040 00	841,918 23
Net amount in force at the end of the year.....	\$300,711,309 00	\$2,889,843 72

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 19,189,795 00	\$421,808 58
Written or renewed during the year.....	120,755,255 00	680,977 95
Total	\$139,945,050 00	\$1,102,786 53
Deduct those expired and marked off as terminated.....	122,385,223 00	745,735 83
In force at the end of year.....	\$17,559,827 00	\$357,049 70
Deduct amount re-insured.....	7,273,359 00	169,066 21
Net amount in force at the end of the year.....	\$10,286,468 00	\$187,983 49

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$23,950,968 57
Losses paid since organization.....	15,955,463 16

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$1,280,680 00
Premiums received.....	14,982 83
Losses paid	8,177 46
Losses incurred.....	11,092 46
Paid for 2% tax on premiums.....	299 66

ROYAL INSURANCE COMPANY, LTD.

Located in Liverpool, England.

BUSINESS OF THE UNITED STATES BRANCH.

EDWARD FITCH BEDDALL, *Gen'l Attorney and Manager in U. S. Principal Office*
84 William St., New York City.

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
 United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire. Marine and Inland.		
Entire premiums collected during the year.....	\$11,413,450 11	\$1,462,613 48	
Deduct re-insurance, rebate, abatement and return premiums	4,261,388 01	415,058 67	
Received for premiums other than perpetuials.....	\$7,152,062 10	\$1,047,554 81	\$8,199,616 91
Deposit premiums, received on perpetual risks.....			50
Rents for company's property, including \$55,769.38, for com- pany's occupancy of its own buildings.....		\$400,373 08	
Interest on mortgage loans.....		11,898 61	
on bonds and dividends on stocks.....		266,101 80	
on deposits		14,855 90	
from all other sources.....		365 72	
Total rents and interest.....			693,595 11
Agents' balances previously charged off.....			12 89
Received from Home office.....			33,332 75
Income tax withheld at source.....			1,004 02
From all other sources.....			5,218 91
Total income during the year.....			\$ 8,932,751 09
Amount of net or ledger assets December 31, 1913.....			12,899,482 84
Total			\$21,832,263 93

DISBURSEMENTS.

Fire. Marine and Inland.

Gross amount paid for losses (including \$556,507.56, occurring in previous years).....	\$5,251,624 90	\$527,860 50	
Deduct amount received for salvage and re-insurance	1,204,088 43	97,660 53	
Net amount paid for losses.....	\$1,047,536 47	\$430,199 97	\$4,477,736 44
Expenses of adjustment and settlement of losses.....			116,487 47
Commissions or brokerage.....			1,419,244 28
Allowances to agencies for miscellaneous agency expenses.....			17,873 27
Salaries, \$160,174.43, and expenses, \$97,899.49, of special and general agents...			258,073 92
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....			638,140 34
Rents (including \$55,769.38, for company's occupancy of its own buildings)..			87,916 73
Advertising, printing and stationery.....			94,609 01
Postage, telegrams, telephone and express.....			55,120 82
Legal expenses			2,117 24
Furniture and fixtures.....			18,215 74
Maps, including corrections.....			14,495 98
Underwriters' Boards, etc.....			107,005 07
Fire departments, fire patrol, salvage corps, assessments, etc.....			85,620 64
Inspection and surveys.....			68,589 59
Repairs and expenses on real estate.....			193,228 37
Taxes on real estate.....			55,476 64
Taxes on premiums.....			159,202 39
Insurance Department fees, agents' licenses, etc.....			24,697 63
All other licenses, fees and taxes.....			32,683 81
Deposit premiums returned.....			2,224 00
Gross decrease in book value of ledger assets.....			14,875 86
Agents' balances charged off.....			1,294 33
Remitted to Home office.....			326,787 47
All other disbursements.....			60,028 06
Total disbursements.....			\$8,331,745 10
Balance			\$13,500,518 83

LEDGER ASSETS.

Book value of real estate.....	\$1,381,265 43	
Loan on mortgage (first liens) on real estate.....	240,100 00	
Book value of bonds and stocks, excluding interest.....	6,315,785 43	
Cash in company's office.....	1,791 95	
Cash deposited in bank.....	1,102,641 25	
Agents' balances	1,458,934 77	
Total ledger assets.....		\$13,500,518 83

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 3,474 30	
Interest due and accrued on bonds.....	76,812 64	
Rents due and accrued	14,956 05	
Total		95,242 99
Gross assets		\$13,595,761 82

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 40,794 71	
Overdue and accrued interest on bonds in default.....	312 50	
Book value of bonds and stocks over market value.....	263,017 43	
Total		\$304,124 64
Total admitted assets.....		\$13,291,637 18

LIABILITIES.

Losses adjusted and unpaid.....	\$156,595 45	
Losses reported and unadjusted.....	832,205 73	
Losses resisted.....	120,737 46	
Gross amount of unpaid losses.....	\$1,109,538 64	
Deduct re-insurance	336,210 06	
Net amount of unpaid losses.....		\$ 773,328 58
Unearned premiums on fire risks.....	\$7,935,374 26	
Unearned premiums on inland navigation risks.....	374,377 18	
Unearned premiums on marine risks.....	16,843 98	
Unearned premiums as computed above.....		8,326,595 42
Amount reclaimable by the insured on perpetual insurance.....		82,067 48
Net premium reserve and all other liabilities, except capital, under life insurance or any other special department.....		90,671 66
Salaries, rent, expenses, etc., due or accrued.....		9,499 39
Taxes due or accrued.....		215,308 85
Commissions, brokerage and other charges due or to become due to agents and brokers		32,599 36
All other liabilities.....		1,004 02
Liabilities,, except deposit capital and surplus.....		\$9,531,074 76
Surplus to policyholders.		3,760,562 42
Total		\$13,291,637 18

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$1,806,111,989 00	\$18,372,490 01
Written or renewed during the year.....	1,136,195,585 00	11,413,450 11
Excess of original premiums over amount received for re-insurance		42,773 10
Total	\$2,942,307,574 00	\$29,828,713 22
Deduct those expired and marked off as terminated.....	1,048,630,065 00	10,920,532 08
In force at the end of year.....	\$1,893,677,509 00	\$18,908,181 14
Deduct amount re-insured.....	328,723,458 00	3,329,567 22
Net amount in force at the end of the year.....	\$1,564,954,051 00	\$15,578,613 92

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 33,900,451 00	\$ 709,501 83
Written or renewed during the year.....	353,225,870 00	1,462,613 48
Total	\$387,126,321 00	\$2,172,115 31
Deduct those expired and marked off as terminated.....	351,328,452 00	1,396,327 55
In force at the end of the year.....	\$35,797,869 00	\$775,787 76
Deduct amount re-insured.....	1,257,501 00	10,189 43
Net amount in force at the end of the year.....	\$34,540,368 00	\$765,598 33
Perpetual risks not included above.....	\$4,364,117 00	
Premiums on same	94,952 64	

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$180,543,390 80
Losses paid since organization.....	102,594,902 36
Stock owned by directors, at par value.....	41,557 50

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written	\$7,604,483 00	\$69,700 00	\$7,674,183 00
Premiums received	96,292 71	1,678 13	97,970 84
Losses paid.....	71,771 42	29 40	71,800 82
Losses incurred.....	70,157 98	29 40	70,187 38
Paid for 2% tax on premiums.....			1,959 40

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Located in Edinburgh, Scotland.

BUSINESS OF THE UNITED STATES BRANCH.

JAMES H. BREWSTER, Manager. *Principal Office 75 Elm Street, Hartford, Conn.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$4,457,102 29
Deduct re-insurance, rebate, abatement and return premiums..	2,084,106 35
Received for premiums other than perpetuals.....	\$2,372,995 94

Rents for company's property, including \$9,000.00 for company's occupancy of its own buildings.....	\$ 11,201 83
Interest on mortgage loans.....	7,517 75
on bonds and dividends on stocks.....	223,547 22
on deposits	6,231 32
Total rents and interest.....	\$248,498 12
Agents' balances previously charged off.....	22 50
Received from Home office.....	90,902 50
Total income during the year.....	\$2,712,419 06
Amount of net or ledger assets December 31, 1913.....	6,102,981 47
Total	\$8,815,400 53

DISBURSEMENTS.

Fire.

Gross amount paid for losses (including \$225,009.29, occurring in previous years)	\$1,974,351 87
Deduct amount received for salvage and re-insurance.....	673,827 98
Net amount paid for losses.....	\$1,300,523 89
Expenses of adjustment and settlement of losses.....	25,792 50
Commissions or brokerage.....	504,159 23
Allowances to agencies for miscellaneous agency expenses.....	8,080 78
Salaries, \$58,202.08, and expenses, \$43,956.32, of special and general agents...	102,158 40
Salaries, fees and all other charges of officers, directors, trustees and home office employes	114,009 73
Rents (including \$9,000.00, for company's occupancy of its own buildings)..	10,873 07
Advertising, printing and stationery.....	23,085 74
Postage, telegrams, telephone and express.....	14,719 79
Legal expenses	817 06
Furniture and fixtures.....	2,722 88
Maps, including corrections	3,286 81
Underwriters' Boards, etc.....	49,424 47
Fire departments, fire patrol, salvage corps, assessments, etc.....	29,018 54
Inspection and surveys.....	4,026 12
Repairs and expenses on real estate.....	856 48
Taxes on real estate.....	3,997 85
Taxes on premiums.....	59,816 89
Insurance Department fees, agents' licenses, etc.....	10,824 95
Decrease in liabilities during the year on account of re-insurance treaties..	10,573 22
Loss on sales or maturity of ledger assets.....	9,022 70
Agents' balances charged off.....	611 77
Revenue stamp tax.....	913 64
Municipal licenses	7,588 55
Federal corporation tax.....	5,206 41
Remitted to Home office.....	7,503 50
All other disbursements	6,275 60
Total disbursements.....	\$2,320,898 62
Balance	\$6,494,501 91

LEDGER ASSETS.

Book value of real estate.....	\$ 234,413 86	
Loans on mortgage (first liens) on real estate.....	152,600 00	
Book value of bonds and stocks, excluding interest.....	5,188,638 60	
Cash deposited in bank.....	392,480 70	
Agents' balances	526,368 75	
		<hr/>
Total ledger assets.....		\$6,494,501 91

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 2,730 30	
Interest due and accrued on bonds.....	94,580 97	
		<hr/>
Total		97,311 27
		<hr/>
Gross assets		\$6,591,813 18

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 8,480 61	
Overdue and accrued interest on bonds in default.....	15,624 99	
Book value of bonds and stocks over market value.....	204,893 60	
		<hr/>
Total		228,999 20
		<hr/>
Total admitted assets.....		\$6,362,813 98
		<hr/> <hr/>

LIABILITIES.

Losses adjusted and unpaid.....	\$139,325 00	
Losses reported and unadjusted.....	219,944 00	
Losses resisted	21,416 00	
		<hr/>
Gross amount of unpaid losses.....	\$380,685 00	
Deduct re-insurance.....	134,162 00	
		<hr/>
Net amount of unpaid losses.....	\$ 246,523 00	
Unearned premiums on risks.....	2,427,348 48	
Salaries, rent, expenses, etc., due or accrued.....	2,000 00	
Taxes due or accrued	30,000 00	
Contingent commissions or other charges due or accrued.....	10,000 00	
Funds held under re-insurance treaties.....	18,133 18	
		<hr/>
Liabilities, except deposit capital and surplus.....	\$2,734,004 66	
Surplus to policyholders.....	3,628,809 32	
		<hr/>
Total		\$6,362,813 98
		<hr/> <hr/>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$649,303,059 00	\$5,957,691 92
Written or renewed during the year.....	505,442,236 00	4,457,102 29
Total	\$1,154,745,295 00	\$10,414,794 21
Deduct those expired and marked off as terminated.....	424,705,691 00	3,960,308 03
In force at the end of year.....	\$730,039,604 00	\$6,454,486 18
Deduct amount re-insured.....	212,657,351 00	1,829,424 41
Net amount in force at the end of the year.....	<u>\$517,382,253 00</u>	<u>\$4,625,061 77</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$50,484,632 93
Losses paid since organization.....	<u>29,217,374 87</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$4,054,781 00
Premiums received	51,920 83
Losses paid	36,842 85
Losses incurred.....	31,383 55
Paid for 2% tax on premiums.....	<u>1,038 42</u>

STATE ASSURANCE COMPANY, LTD.

Located in Liverpool, England.

BUSINESS OF THE UNITED STATES BRANCH.

JAMES H. BREWSTER, *Manager.* *Principal Office 75 Elm Street, Hartford, Conn.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of Connecticut for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$333,965 11
Deduct re-insurance, rebate, abatement and return premiums..	<u>165,776 91</u>
Received for premiums other than perpetuials.....	\$168,188 20

Interest on bonds and dividends on stocks.....	\$23,095 84	
on deposits	574 09	
Total interest.....		\$23,669 93
Received from Home office.....		12,257 49
Total income during the year.....		\$204,115 62
Amount of net or ledger assets December 31, 1913.....		647,916 50
Total		<u>\$852,032 12</u>

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$11,177.66, occurring in previous years)	\$95,406 64	
Deduct amount received for salvage and re-insurance.....	38,406 26	
Net amount paid for losses.....		\$57,000 38
Expenses of adjustment and settlement of losses.....		868 18
Commissions or brokerage.....		39,875 90
Allowances to agencies for miscellaneous agency expenses.....		426 57
Salaries, \$584.17, and expenses, \$617.71, of special and general agents.....		1,201 88
Salaries, fees and all other charges of officers, directors, trustees and home office employes		7,535 16
Rents		497 70
Advertising, printing and stationery.....		2,162 45
Postage, telegrams, telephone and express.....		807 00
Legal expenses		27 58
Maps, including corrections.....		21 36
Underwriters' Boards, etc.....		2,562 71
Fire departments, fire patrol, salvage corps, assessments, etc.....		1,296 58
Inspection and surveys.....		85 72
Taxes on premiums.....		2,615 53
Insurance Department fees,, agents' licenses, etc.....		1,860 95
All other licenses, fees and taxes.....		912 95
Remitted to Home office.....		23,792 19
All other disbursements		417 42
Total disbursements.....		<u>\$143,968 21</u>
Balance		<u>\$708,063 91</u>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$618,709 03	
Cash deposited in bank.....	52,847 15	
Agents' balances	36,507 73	
Total ledger assets.....		\$708,063 91

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	5,695 62	
Gross assets.....		<u>\$713,759 53</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 6,316 97
Book value of bonds and stocks over market value.....	54,958 68
Total	<u>\$61,275 65</u>
Total admitted assets.....	<u><u>\$652,483 88</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 3,251 00
Losses reported and unadjusted.....	27,572 00
Losses resisted	<u>3,250 00</u>
Gross amount of unpaid losses.....	\$34,073 00
Deduct re-insurance.....	<u>16,757 00</u>
Net amount of unpaid losses.....	\$ 17,316 00
Unearned premiums.....	154,991 60
Salaries, rent, expenses, etc., due or accrued.....	6,500 00
Taxes due or accrued.....	3,500 00
Contingent commissions or other charges due or accrued.....	<u>1,500 00</u>
Liabilities, except deposit capital and surplus.....	\$183,807 60
Surplus to policyholders.....	<u>468,676 28</u>
Total	<u><u>\$652,483 88</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$33,320,925 00	\$367,127 49
Written or renewed during the year.....	<u>33,325,691 00</u>	<u>333,965 11</u>
Total	\$66,646,616 00	\$701,092 60
Deduct those expired and marked off as terminated.....	<u>26,182,011 00</u>	<u>270,931 92</u>
In force at the end of year.....	\$40,464,605 00	\$430,160 68
Deduct amount re-insured.....	<u>11,848,331 00</u>	<u>146,453 86</u>
Net amount in force at the end of the year.....	<u><u>\$28,616,274 00</u></u>	<u><u>\$283,706 82</u></u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$2,276,735 58
Losses paid since organization.....	<u><u>2,262,688 40</u></u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$238,795 00
Premiums received	2,633 06
Losses paid.....	1,812 06
Losses incurred.....	1,781 61
Paid for 2% tax on premiums.....	<u><u>52 66</u></u>

SUN INSURANCE OFFICE.

Located in Liverpool, England.

BUSINESS OF THE UNITED STATES BRANCH.

J. J. GUILLE, Manager. *Principal Office 54 Pine Street, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$4,375,904 44
Deduct re-insurance, rebate, abatement and return premiums..	1,782,770 74
Received for premiums other than perpetuals.....	\$2,593,133 70
Rents for company's property, including \$15,800.00, for com- pan's occupancy of its own buildings.....	\$ 15,800 00
Interest on bonds and dividends on stocks.....	171,483 25
on deposits	4,905 64
from all other sources.....	46 68
Total rents and interest.....	192,235 57
Profit on sale or maturity of ledger assets.....	1,137 27
Received from Home office.....	71,910 62
Income tax withheld at source.....	140 03
Total income during the year.....	\$2,858,557 19
Amount of net or ledger assets December 31, 1913.....	4,912,950 68
Total	<u>\$7,771,507 87</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$274,708.95, occurring in previous years)	\$2,046,460 49
Deduct amount received for salvage and re-insurance.....	522,038 60
Net amount paid for losses.....	\$1,524,421 89
Expenses of adjustment and settlement of losses.....	42,894 25
Commissions or brokerage.....	550,088 93
Allowances to agencies for miscellaneous agency expenses.....	3,023 13
Salaries, \$42,979.08, and expenses, \$38,733.05, of special and general agents...	81,712 13
Salaries, fees and all other charges of officers, directors, trustees and home office employes	167,675 32
Rents (including \$15,800.00, for company's occupancy of its own buildings)..	24,315 32
Advertising, printing and stationery.....	34,901 17

Postage, telegrams, telephone and express.....	\$ 16,953 82
Legal expenses	1,554 47
Furniture and fixtures.....	2,662 74
Maps, including corrections.....	8,456 95
Underwriters' Boards, etc.....	44,177 41
Fire departments, fire patrol, salvage corps, assessments, etc.....	31,086 22
Inspection and surveys.....	24,765 23
Repairs and expenses on real estate.....	5,858 38
Taxes on real estate.....	3,309 64
Taxes on premiums.....	58,679 55
Insurance Department fees, agents' licenses, etc.....	15,326 02
All other licenses, fees and taxes.....	18,187 03
Agents' balances charged off.....	263 40
Remitted to Home office.....	162,660 17
All other disbursements.....	2,354 46
Total disbursements	<u>\$2,825,327 63</u>
Balance	<u><u>\$4,946,180 24</u></u>

LEDGER ASSETS.

Book value of real estate.....	\$ 171,925 04
Book value of bonds and stocks, excluding interest.....	3,979,914 21
Cash in company's office.....	700 00
Cash deposited in bank.....	285,065 39
Agents' balances.....	508,575 60
Total ledger assets.....	<u>\$4,946,180 24</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	53,370 24
Market value of real estate over book value.....	38,074 96
Gross assets	<u>\$5,037,625 44</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 14,889 11
Overdue and accrued interest on bonds in default.....	2,000 00
Book value of bonds and stocks over market value.....	161,122 53
Total	<u>178,011 64</u>
Total admitted assets.....	<u><u>\$4,859,613 80</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$128,984 00
Losses reported and unadjusted.....	274,077 00
Losses resisted.....	17,322 00
Gross amount of unpaid losses.....	<u>\$420,383 00</u>

Deduct re-insurance.....	\$99,902 51	
Net amount of unpaid losses.....		\$ 320,480 49
Unearned premiums on risks.....		2,913,780 06
Salaries, rent, expenses, etc., due or accrued.....		4,053 21
Taxes due or accrued.....		58,802 06
Commissions, brokerage and other charges due or to become due to agents and brokers		15,000 00
All other liabilities		140 03
Liabilities, except deposit capital and surplus.....		\$3,312,255 53
Surplus to policyholders.....		1,547,357 95
Total		<u>\$4,859,613 80</u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$642,123,176 00	\$6,653,309 52
Written or renewed during the year.....	412,577,257 00	4,375,904 44
Excess of original premiums over amount received for re-in- surance		1,108 68
Total	<u>\$1,054,700,433 00</u>	<u>\$11,030,322 64</u>
Deduct those expired and marked off as terminated.....	392,552,687 00	4,271,520 54
In force at the end of year.....	\$662,147,746 00	\$6,758,802 10
Deduct amount re-insured.....	99,314,363 00	1,064,620 38
Net amount in force at the end of the year.....	<u>\$562,833,383 00</u>	<u>\$5,694,181 72</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$62,953,030 91
Losses paid since organization.....	<u>37,199,913 49</u>

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$2,791,378 00
Premiums received.....	35,886 20
Losses paid.....	37,237 47
Losses incurred	29,659 47
Paid for 2% tax on premiums.....	718 28

SVEA FIRE AND LIFE INSURANCE COMPANY.

Located in Gothenburg, Sweden.

BUSINESS OF THE UNITED STATES BRANCH.

M. L. DUNCAN, *Manager.* *Principal Office 100 William Street, New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$1,440,550 32	
Deduct re-insurance, rebate, abatement and return premiums	518,639 22	
Received for premiums other than perpetuals.....		\$921,911 10
Interest on bonds and dividends on stocks.....	\$51,395 14	
on deposits.....	1,282 78	
from all other sources.....	55 29	
Total interest.....		52,733 21
Profit on sale or maturity of ledger assets.....		458 00
Received from Home office.....		24,177 55
Total income during the year.....		\$ 999,279 86
Amount of net or ledger assets December 31, 1913.....		1,594,090 03
Total		\$2,593,369 89

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$53,522.26, occurring in previous years)	\$636,963 84	
Deduct amount received for salvage and re-insurance.....	94,345 14	
Net amount paid for losses.....		\$542,618 70
Expenses of adjustment and settlement of losses.....		11,646 50
Commissions or brokerage.....		251,829 36
Allowances to agencies for miscellaneous agency expenses.....		93 70
Salaries, \$11,306.50, and expenses, \$14,609.35, of special and general agents..		25,915 85
Salaries, fees and all other charges of officers, directors, trustees and home office employes		31,997 03
Rents		4,678 26
Advertising, printing and stationery.....		7,596 97
Postage, telegrams, telephone and express.....		3,502 66
Legal expenses		167 27

Furniture and fixtures.....	\$ 892 91
Maps, including corrections.....	2,337 32
Underwriters' Boards, etc.....	11,875 53
Fire departments, fire patrol, salvage corps, assessments, etc.....	7,983 46
Inspection and surveys.....	2,796 99
Taxes on premiums	11,797 12
Insurance Department fees, agents' licenses, etc.....	6,470 43
All other licenses, fees and taxes.....	2,995 50
All other disbursements	7,268 87
<hr/>	
Total disbursements	\$934,464 43
<hr/>	
Balance	\$1,658,905 46
<hr/>	

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,346,432 74
Cash in company's office	44 03
Cash deposited in bank.....	123,510 04
Agents' balances.....	158,715 57
Bills receivable taken for agent's balance.....	974 69
Bills receivable, taken for fire risks.....	29,228 39
<hr/>	
Total ledger assets.....	\$1,658,905 43

NON LEDGER ASSETS.

Interest due and accrued on bonds.....	18,328 70
<hr/>	
Gross assets	\$1,677,234 16

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$ 4,724 57
Bills receivable, taken for marine, inland and fire risk.....	1,011 17
Bills receivable, taken for agents' balances.....	974 69
Book value of bonds over market value.....	82,152 74
<hr/>	
Total	88,863 17
<hr/>	
Total admitted assets	\$1,588,370 99
<hr/>	

LIABILITIES.

Losses adjusted and unpaid.....	\$36,590 13
Losses reported and unadjusted.....	75,933 39
Losses resisted.....	5,250 00
<hr/>	
Gross amount of unpaid losses.....	\$117,773 52
Deduct re-insurance.....	13,813 26
<hr/>	
Net amount of unpaid losses.....	\$103,960 26

Unearned premiums on risks.....	\$848,632 89
Salaries, rent, expenses, etc., due or accrued.....	1,439 34
Taxes due or accrued.....	21,689 48
Commissions, brokerage and other charges due or to become due to agents and brokers.....	3,000 00
Liabilities, except deposit capital and surplus.....	\$978,721 97
Surplus to policyholders.....	609,649 02
Total	\$1,588,370 99

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$135,724,675 00	\$1,610,478 69
Written or renewed during the year.....	99,178,285 00	1,149,399 31
Total	\$234,902,960 00	\$2,759,878 00
Deduct those expired and marked off as terminated.....	74,976,636 00	882,472 93
In force at the end of year.....	\$159,926,324 00	\$1,877,405 07
Deduct amount re-insured.....	25,507,707 00	278,010 63
Net amount in force at the end of the year.....	\$134,418,617 00	\$1,599,394 44

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$11,823,397 65
Losses paid since organization.....	7,580,502 31

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written.....	\$742,137 00
Premiums received.....	8,527 21
Losses paid	6,183 21
Losses incurred.....	5,315 58
Paid for 2% tax on premiums.....	206 33

UNION FIRE INSURANCE COMPANY.

Located in Paris, France.

BUSINESS OF THE UNITED STATES BRANCH.

STARKWEATHER & SHEPLEY, INC., *U. S. Managers.* Office 17 Custom House Street,
Providence, R. I.

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.
Entire premiums collected during the year.....	\$753,174 36
Deduct re-insurance, rebate, abatement and return premiums..	333,823 22
Received for premiums other than perpetuals.....	\$419,351 14
Interest on bonds and dividends on stocks.....	\$28,248 20
on deposits	4,797 46
from all other sources.....	3 15
Total interest	33,048 81
Received from Home office.....	216 35
Total income during the year.....	\$452,616 30
Amount of net or ledger assets December 31, 1913.....	964,493 69
Total	<u>\$1,417,109 99</u>

DISBURSEMENTS.

	Fire.
Gross amount paid for losses (including \$48,828.38, occurring in previous years)	\$415,572 71
Deduct amount received for salvage and re-insurance.....	150,723 90
Net amount paid for losses.....	\$264,848 81
Expenses of adjustment and settlement of losses.....	5,300 38
Commissions or brokerage.....	137,285 47
Salaries, fees and all other charges of officers, directors, trustees and home office employes	300 00
Advertising, printing and stationery.....	361 61
Postage, telegrams, telephone and express.....	2 35
Underwriters' Boards, etc.,.....	4,750 95
Fire departments, fire patrol, salvage corps, assessments, etc.....	2,784 63
Inspection and surveys.....	1,362 56

Taxes on premiums.....	\$8,119 22
Insurance Department fees, agents' licenses, etc.....	4,065 10
All other licenses, fees and taxes.....	2,817 89
Remitted to Home office.....	4,912 20
All other disbursements.....	191 62
Total disbursements	<u>\$437,102 79</u>
Balance	<u><u>\$980,007 20</u></u>

LEDGER ASSETS.

Book value of bonds.....	\$698,330 00
Cash deposited in bank.....	176,082 30
Agents' balances.....	105,494 90
Deposit with Philadelphia Underwriters.....	100 00
Total ledger assets.....	<u>\$980,007 20</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	8,834 96
Gross assets	<u>\$988,842 16</u>

ASSETS NOT ADMITTED.

Book value of bonds over market value.....	16,761 79
Total admitted assets.....	<u><u>\$972,080 37</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 7,033 73
Losses reported and unadjusted.....	57,178 00
Losses resisted	<u>3,833 33</u>
Gross amount of unpaid losses.....	\$68,045 06
Deduct re-insurance	<u>18,907 09</u>
Net amount of unpaid losses.....	\$ 49,137 97
Unearned premiums	335,674 54
Commissions, brokerage and other charges due or to become due to agents and brokers	34,813 32
Estimated Federal, State and other taxes hereafter payable.....	8,000 00
Liabilities, except deposit capital and surplus.....	<u>\$427,625 83</u>
Surplus to policyholders.....	544,454 54
Total	<u><u>\$972,080 37</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$76,739,887 00	\$716,797 34
Written or renewed during the year.....	81,252,756 00	753,174 36
Total	\$157,992,643 00	\$1,469,971 70
Deduct those expired and marked off as terminated.....	71,439,384 00	644,049 51
In force at the end of year.....	\$86,553,259 00	\$825,922 19
Deduct amount re-insured.....	20,682,999 00	206,053 39
Net amount in force at the end of the year.....	\$65,870,260 00	\$619,868 80

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$1,559,952 23
Losses paid since organization.....	756,206 95

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$836,151 00
Premiums received	9,359 69
Losses paid	3,770 99
Losses incurred	3,473 89
Paid for 2% tax on premiums.....	187 43

UNION MARINE INSURANCE COMPANY, LTD.

Located in Liverpool, England.

BUSINESS OF THE UNITED STATES BRANCH.

FRANZ HERRMANN & Co., *Managers.* *Principal Office 37 Wall St., New York City.*

Attorney to accept service of process in Kentucky.....	Insurance Commissioner
Amount deposited in the State of New York for all policyholders in the United States, as per certificate filed in this office.....	\$200,000 00

INCOME.

	Marine and Inland
Entire premiums collected during the year.....	\$2,279,894 70
Deduct re-insurance, rebate, abatement and return premiums..	1,220,839 49
Received for premiums other than perpetuals.....	\$1,059,055 21

Interest on bonds and dividends on stocks.....	\$21,516 80
on deposits	2,268 93
Total interest.....	\$23,785 73
Received from Home office.....	176,004 19
Total income during the year.....	\$1,258,845 13
Amount of net or ledger assets December 31, 1913.....	759,374 52
Total	<u>\$2,018,219 65</u>

DISBURSEMENTS.

Marine and Inland

Gross amount paid for losses (including \$162,192.48, occurring in previous years)	\$1,289,631 49
Deduct amount received for salvage and re-insurance.....	713,843 98
Net amount paid for losses.....	\$575,787 51
Expenses of adjustment and settlement of losses.....	12,473 68
Commissions or brokerage.....	216,497 05
Allowances to agencies for miscellaneous agency expenses.....	4,141 61
Expenses of special and general agents.....	7,057 89
Salaries, fees and all other charges of officers, directors, trustees and home office employes.....	23,321 75
Rents	675 00
Advertising, printing and stationery.....	8,092 96
Postage, telegrams, telephone and express.....	3,691 47
Legal expenses.....	355 61
Underwriters' Boards, etc.....	3,282 66
Fire departments, fire patrol, salvage corps, assessments, etc.....	55 68
Inspection and surveys.....	874 75
Taxes on premiums.....	24,175 76
Insurance Department fees, agents' licenses, etc.....	4,975 75
All other licenses, fees and taxes.....	697 36
Loss on sales or maturity of ledger assets, bonds.....	324 94
Agents' balances charged off.....	1,675 02
Remitted to Home office.....	178,844 38
Total disbursements	<u>\$1,067,000 23</u>
Balance	<u>\$951,219 42</u>

LEDGER ASSETS.

Book value of bonds.....	\$573,309 47
Cash in company's office.....	53 32
Cash deposited in bank.....	55,309 14
Agents' balances	318,982 89
Bills receivable, taken for marine and inland risks.....	3,119 25
Other ledger assets	445 35
Total ledger assets	<u>\$951,219 42</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	6,896 67
Gross assets	<u>\$958,116 09</u>

ASSETS NOT ADMITTED.

Agents' balances, over three months due.....	\$27,839 87	
Book value of bonds over market value.....	35,529 47	
Total		\$63,369 34
Total admitted assets.....		<u>\$894,746 75</u>

LIABILITIES.

Losses reported and unadjusted.....	\$408,485 71	
Losses resisted.....	2,963 96	
Gross amount of unpaid losses.....	\$411,449 67	
Deduct re-insurance.....	216,844 44	
Net amount of unpaid losses.....		\$194,605 23
Unearned premiums.....		190,000 59
Salaries, rent, expenses, etc., due or accrued.....		500 00
Commissions, brokerage and other charges due or to become due to agents and brokers		3,546 78
Estimated Federal, State and other taxes hereafter payable.....		22,500 00
Liabilities, except deposit capital and surplus.....	\$411,152 60	
Surplus to policyholders.....	483,594 15	
Total		<u>\$894,746 75</u>

MISCELLANEOUS.

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$ 35,605,882 00	\$ 724,404 95
Written or renewed during the year.....	430,847,459 00	2,279,894 70
Total	\$466,453,341 00	\$3,004,299 65
Deduct those expired and marked off as terminated.....	435,906,514 00	2,381,964 34
In force at the end of the year.....	\$30,546,827 00	\$622,335 31
Deduct amount re-insured.....	11,296,678 00	273,358 25
Net amount in force at the end of the year.....	<u>\$19,250,149 00</u>	<u>\$348,977 06</u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$15,238,955 95
Losses paid since organization.....	6,083,010 96

BUSINESS IN KENTUCKY DURING THE YEAR.

	Marine and Inland.
Risks written.....	\$306,979 00
Premiums received.....	4,984 50
Losses paid	875 53
Losses incurred.....	725 53
Paid for 2% tax on premiums.....	99 70

URBAINE FIRE INSURANCE COMPANY.

Located in Paris, France.

BUSINESS OF THE UNITED STATES BRANCH.

FRED S. JAMES & Co., U. S. Mgrs. *Principal Office 123 William St., New York City.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the
United States, as per certificate filed in this office..... \$200,000 00

INCOME.

	Fire.	
Entire premiums collected during the year.....	\$696,531 29	
Deduct re-insurance, rebate, abatement and return premiums..	314,103 07	
Received for premiums other than perpetuals.....		\$382,428 22
Interest on bonds and dividends on stocks.....	\$21,623 70	
on deposits	1,414 25	
Total interest.....		23,037 95
Total income during the year.....		\$405,466 17
Amount of net or ledger assets December 31, 1913.....		659,193 86
Total		\$1,064,660 03

DISBURSEMENTS.

	Fire.	
Gross amount paid for losses (including \$21,167.14, occurring in previous years)	\$323,060 39	
Deduct amount received for salvage and re-insurance.....	111,811 00	
Net amount paid for losses.....		\$211,249 39
Expenses of adjustment and settlement of losses.....		1,865 24
Commissions or brokerage.....		127,190 26
Salaries, fees and all other charges of officers, directors, trustees and home office employees		300 00
Advertising, printing and stationery.....		725 68
Underwriters' Boards, etc.....		4,381 73
Fire departments, fire patrol, salvage corps, assessments, etc.....		2,716 02
Taxes on premiums.....		3,871 31
Insurance Department fees, agents' licenses, etc.....		1,922 53
All other licenses, fees and taxes.....		987 38

Remitted to Home office.....	\$19,309 38
All other disbursements	20 80
Total disbursements	<u>\$374,539 72</u>
Balance	<u><u>\$690,120 31</u></u>

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$551,663 37
Cash deposited in bank.....	83,055 80
Agents' balances	<u>55,401 14</u>
Total ledger assets.....	<u><u>\$690,120 31</u></u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	7,926 36
Other non-ledger assets.....	<u>3,009 54</u>
Gross assets	<u><u>\$701,056 21</u></u>

ASSETS NOT ADMITTED.

Book value of bonds over market value.....	6,977 87
Total admitted assets.....	<u><u>\$694,078 34</u></u>

LIABILITIES.

Losses adjusted and unpaid.....	\$ 75 54
Losses reported and unadjusted.....	<u>51,760 91</u>
Gross amount of unpaid losses.....	\$51,836 45
Deduct re-insurance.....	<u>16,072 82</u>
Net amount of unpaid losses.....	\$ 35,763 63
Unearned premiums	267,532 77
Commissions, brokerage and other charges due or to become due to agents and brokers	5,466 83
Estimated Federal, State and other taxes hereafter payable.....	3,800 00
Funds held under re-insurance treaties.....	<u>4,290 73</u>
Liabilities, except deposit capital and surplus.....	\$316,853 96
Surplus to policyholders.....	<u>377,224 38</u>
Total	<u><u>\$694,078 34</u></u>

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$41,985,029 00	\$437,010 98
Written or renewed during the year.....	69,616,973 00	696,531 29
Total	<u>\$111,602,002 00</u>	<u>\$1,133,542 27</u>
Deduct those expired and marked off as terminated.....	51,755,018 00	517,823 58
In force at the end of year.....	\$59,846,984 00	\$615,718 69
Deduct amount re-insured.....	14,076,185 00	137,261 44
Net amount in force at the end of the year.....	<u><u>\$45,770,799 00</u></u>	<u><u>\$478,457 25</u></u>

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$690,400 75
Losses paid since organization.....	302,497 96

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.
Risks written	\$861,182 00
Premiums received.....	7,560 04
Losses paid	1,115 51
Losses incurred	417 01
Paid for 2% tax on premiums.....	146 49

WESTERN ASSURANCE COMPANY.

Located in Toronto, Canada.

BUSINESS OF THE UNITED STATES BRANCH.

W. B. MEIKLE, *General Manager.*

C. C. FOSTER, *Secretary.*

Attorney to accept service of process in Kentucky.....Insurance Commissioner.

Amount deposited in the State of New York for all policyholders in the United States, as per certificate filed in this office.....	\$200,000 00
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INCOME.

	Fire.	Marine and Inland.
Entire premiums collected during the year.....	\$2,322,350 24	\$459,801 04
Deduct re-insurance, rebate, abatement and re-turn premiums	1,090,547 88	148,743 89
Received for premiums other than perpetuals.....	<u>\$1,231,802 36</u>	<u>\$311,057 15</u>
		\$1,542,859 51

Interest on bonds and dividends on stocks.....	\$90,742 55	
on deposits	6,359 02	
from all other sources.....	199 50	
Total interest.....		\$ 97,301 07
Profit on sale or maturity of ledger assets, bonds.....		180 00
Received from Home office.....		152,774 43
Total income during the year.....		\$1,793,115 01
Amount of net or ledger assets December 31, 1913.....		2,645,313 31
Total		<u>\$4,438,428 32</u>

DISBURSEMENTS.

	Fire. Marine and Inland.	
Gross amount paid for losses (including \$118,779.73, occurring in previous years).....	\$1,308,694 06	\$359,141 33
Deduct amount received for salvage and re-in- surance	445,985 12	159,348 43
Net amount paid for losses.....	\$862,708 94	\$199,792 90
Expenses of adjustment and settlement of losses.....		16,198 86
Commissions or brokerage.....		341,336 63
Salaries, \$21,627.64, and expenses, \$40,621.29, of special and general agents..		62,248 93
Salaries, fees and all other charges of officers, directors, trustees and home office employes		70,057 23
Rents		5,334 77
Advertising, printing and stationery.....		24,128 76
Postage, telegrams, telephone and express.....		9,991 57
Legal expenses		1,098 58
Furniture and fixtures.....		22 24
Maps, including corrections.....		2,317 71
Underwriters' Boards, etc.....		18,725 75
Fire departments, fire patrol, salvage corps, assessments, etc.....		2,970 29
Inspection and surveys.....		4,242 96
Taxes on premiums.....		25,268 41
Insurance Department fees, agents' licenses, etc.....		8,926 81
All other licenses, fees and taxes.....		11,219 55
Remitted to Home office		124,944 85
All other disbursements.....		1,510 09
Total disbursements		<u>\$1,793,045 83</u>
Balance		<u>\$2,645,382 49</u>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,972,830 35	
Cash deposited in bank.....	378,684 99	
Agents' balances	290,764 91	
Bills receivable, taken for marine and inland risks.....	366 25	
Bills receivable, taken for fire risks.....	735 99	
Supplies, printed matter and stationery.....	2,000 00	
Total ledger assets		<u>\$2,645,382 49</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$21,191 96
Gross assets	\$2,666,574 45

ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$ 2,000 00
Agents' balances, over three months due.....	29,265 19
Market value of special deposits in excess of corresponding liabilities	26,018 47
Book value of bonds and stocks over market value.....	65,317 44
Total	122,601 10
Total admitted assets	\$2,543,973 35

LIABILITIES.

Losses reported and unadjusted.....	\$251,741 39
Losses resisted	6,224 00
Gross amount of unpaid losses.....	\$257,965 39
Deduct re-insurance	66,635 78
Net amount of unpaid losses.....	\$ 191,329 61
Unearned premiums	1,249,969 94
Salaries, rent, expenses, etc., due or accrued.....	1,200 00
Commissions, brokerage and other charges due or to become due to agents and brokers	1,983 16
Estimated Federal, State and other taxes hereafter payable.....	23,142 33
Liabilities, except deposit capital and surplus.....	\$1,467,625 60
Surplus to policyholders	1,076,347 75
Total	\$2,543,973 35

MISCELLANEOUS.

	Fire Risks.	Premiums.
In force December 31, 1913.....	\$335,406,267 00	\$3,393,454 59
Written or renewed during the year.....	248,884,213 00	2,322,350 24
Excess of original premiums over amount received for re-insurance		79,854 91
Total	\$584,289,480 00	\$5,795,659 74
Deduct those expired and marked off as terminated.....	279,963,595 00	2,746,242 46
In force at the end of year.....	\$304,325,885 00	\$3,049,417 28
Deduct amount re-insured.....	71,004,239 00	715,944 29
Net amount in force at the end of the year.....	\$233,321,646 00	\$2,333,472 99

	Marine and Inland Risks.	Premiums.
In force December 31, 1913.....	\$10,584,991 00	\$172,042 39
Written or renewed during the year.....	87,547,427 00	459,801 04
Total	\$98,132,418 00	\$631,843 43
Deduct those expired and marked off as terminated.....	86,646,086 00	446,718 17
In force at the end of the year.....	\$11,486,332 00	\$185,125 26
Deduct amount re-insured.....	1,785,559 00	43,808 05
Net amount in force at the end of the year.....	\$9,700,773 00	\$141,317 21

GENERAL INTERROGATORIES.

Premiums received since organization.....	\$58,423,528 52
Losses paid since organization.....	39,665,782 10

BUSINESS IN KENTUCKY DURING THE YEAR.

	Fire.	Marine and Inland.	Aggregate.
Risks written	\$1,969,860 00	\$5,626 00	\$1,975,486 00
Premiums received.....	22,203 03	25 20	22,228 23
Losses paid	10,861 60	10,861 60
Losses incurred	11,768 23	11,768 23
Paid for 2% tax on premiums.....	444 56

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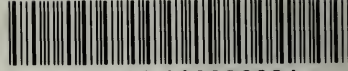
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